

# Phased Post-Retirement Benefit Program Benefit Coverage Summary

## Introduction

University of Alberta Continuing Academic Staff governed by the Faculty, FSO, APO and Librarian Agreements who retire under a phased post-retirement arrangement are eligible for benefits under the Phased Post-Retirement Benefit Program.

Phased post-retirement (as described in Article 18 of the Agreements) provides a period of re-employment after an early, normal or deferred retirement date. You can be reappointed at either 50% of full-time duties for two years, or 33 1/3% of full time duties for three years.

If you retire under a phased post-retirement arrangement, you:

- officially retire and are reappointed as a part-time temporary staff member
- no longer contribute to the UAPP, and the University no longer contributes on your behalf
- may start receiving your UAPP pension

The phased post-retirement program benefits are similar to, but not the same as, your employee coverage before you retired.

Under this program, you **will not** have coverage for:

- long term disability
- dependant life insurance
- voluntary accident (AD&D) insurance
- critical illness insurance

*This information is a summary of the benefit coverage provided by the Phased Post-Retirement Benefit Program. If there are any discrepancies between this information and the official plan documents, the official plan documents will prevail.*

## Supplementary Health Care

Supplementary Health Care provides 100% coverage for a wide range of medical expenses that are not covered by provincial health care.

Prescription Drugs	<ul style="list-style-type: none"><li>• 100% coverage on a least cost alternative price basis</li></ul>
Hospital	<ul style="list-style-type: none"><li>• covers the cost difference between a ward and a semi-private or private hospital room</li></ul>
Paramedical Services	<ul style="list-style-type: none"><li>• <b>acupuncture, chiropractor, massage therapy, osteopath, and physical therapy</b> services have a combined annual maximum coverage of \$1,800 and a per visit maximum of \$75; massage therapy is limited to \$600 per year</li><li>• <b>podiatrist/chiropract and naturopath</b> services have an annual maximum of \$600 and a \$75 per visit maximum for each type of practitioner</li><li>• <b>occupational therapy, speech therapy, and respiratory therapist</b> services have a maximum coverage of \$1,000 per year for each of the three types of therapy</li></ul>
Vision Care	<ul style="list-style-type: none"><li>• one eye exam per year</li><li>• up to \$350 every 24 months (every 12 months if a dependant is under age 18) for glasses, frames, contact lenses or laser eye surgery</li></ul>
Medical Services and Equipment	<ul style="list-style-type: none"><li>• ambulance, if transported to hospital</li><li>• accidental dental</li><li>• hearing exams, once a year</li><li>• hearing aids and repairs, up to \$2,000 per ear every three years (no coverage for batteries)</li></ul>
Travel Health Benefits	<ul style="list-style-type: none"><li>• provides coverage for emergency medical expenses incurred while travelling outside Canada; you must advise Sun Life of any trips that will be more than 180 days</li><li>• a medical emergency is an acute illness or accidental injury that requires immediate medical treatment prescribed by a doctor</li><li>• this coverage does not include continuing services after the emergency ends, services provided after you are deemed able to return home, or trips that are taken in order to obtain medical services</li><li>• at the time of an emergency, you must contact Europ Assistance at the 24 hour operations center number listed on the Sun Life travel card</li><li>• a personalized travel card can be obtained from Sun Life plan member services at <a href="http://www.sunlife.ca/member">www.sunlife.ca/member</a></li></ul>

## Insurance Conversion

### Life Insurance

Under this program, you have basic life insurance coverage of \$50,000. You may continue any employee optional life coverage that was in effect immediately before your phased post-retirement period at your own cost. When this coverage ends after you complete the phased post-retirement period, you have 31 days to elect to convert it to an individual policy without providing medical evidence of insurability.

Your dependant life coverage will end when you start your phased post-retirement period. At that time you will have 31 days to convert your spouse/partner coverage to an individual policy without providing medical evidence of insurability.

### Critical Illness

Your critical illness coverage ends when you start your phased post-retirement period. You have the option to convert some of your critical illness coverage to an individual policy. The coverage amount is subject to the minimums and maximums established by Industrial Alliance. The conversion must be done within 31 days after you start your phased post-retirement period.

For more information about converting your critical illness coverage, contact Industrial Alliance at 1-800-266-5667.

### Health and Dental Insurance

When your health and dental coverage under the Phased Post-Retirement Benefit Program ends, you can convert your coverage to a Sun Life non-group private policy without providing medical evidence of insurability.

## Dental Care

Dental Care provides coverage based on the current year Sun Life dental fee guide for a wide range of dental expenses.

Basic Services	• 100% coverage for services such as exams, X-rays, cleanings, fillings, root canals, periodontics, minor oral surgery and denture repairs
Major Services	• 75% coverage for services such as inlays, onlays, crowns, veneers, dentures and fixed bridges
Orthodontic Services	• 75% coverage for orthodontic services

## Other Benefits

Health Spending Account	• annual credit allocation of \$750 per calendar year
Life Insurance	• \$50,000 basic life insurance coverage • employee optional life coverage continues, but dependant life coverage does not
Business Travel Accident Insurance	• \$100,000 coverage while travelling on University business
Employee and Family Assistance	• free and confidential psychological and personal counselling services • access to nutritional, legal and financial consultations, a personal trainer, e-learning course, health and wellness resources and work life services (childcare, and eldercare resources, etc.) • see <a href="http://www.hrs.ualberta.ca/efap">www.hrs.ualberta.ca/efap</a> for a complete list of programs and e-services • contact Homewood Human Solutions at: <ul style="list-style-type: none"><li>○ Phone 780-428-7587</li><li>○ 1-800-663-1142; TTY: 1-888-384-8505</li><li>○ <a href="http://www.homewoodhumansolutions.com">www.homewoodhumansolutions.com</a></li></ul>
Academic Child Care Benefit	• 50% reimbursement of expenses up to \$2,000 per child per calendar year
Professional Expense Reimbursement (PER)	• 50% duties receive full PER of \$1,400 per year • 33.3% duties receive 66% of PER (\$924 per year)
Other Benefits	• Compassionate Care and Emergency Leave • Medical Leave (six months of salary continuance) • Tuition Remission

### FOR MORE INFORMATION

If you have any questions, please contact:

Pension & Benefit Advisory Services

Phone: 780-492-4555

Email: [benefits@ualberta.ca](mailto:benefits@ualberta.ca)

For more information about Phased Post-Retirement, scroll down to the *Retirement Options for Continuing Staff* section of the **Retirement: Academic Staff** page on the HRS website at

<http://www.hrs.ualberta.ca/Benefits/LifeEvents/Retirement/Academic.aspx>