

Phased Pre-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 pre-retirement arrangement are eligible for benefits under the Phased Pre-Retirement Benefit Program. These benefits are **the same as** your employee coverage before you retired.

Phased pre-retirement (as described in Article 18 of the Agreements) provides a period of leave without pay from a portion of duties taken immediately before an early, normal, or deferred retirement. You can choose leave of either 50% of duties for two years, or 66 2/3% (i.e., you work 33 1/3% of full time) duties for three years.

During your phased pre-retirement period, you continue to contribute to the UAPP and accrue UAPP service and benefits based on full time service and your full-time salary rate.

To be eligible for a phased pre-retirement arrangement, you:

- must be eligible to apply for your UAPP pension and must retire from the University at the end of the phased pre-retirement period (must be age 55 or older with at least two years of UAPP pension service)
- must have sufficient leave room (i.e. not have reached five years of maximum leave allowed under Canada Revenue Agency) by the end of the phased pre-retirement leave period (the 50% or 66 2/3% leave period will be included in the maximum leave calculation)

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">• 100% coverage on a least cost alternative price basis
Hospital	<ul style="list-style-type: none">• covers the cost difference between a ward and a semi-private or private hospital room
Paramedical Services	<ul style="list-style-type: none">• acupuncture, chiropractor, massage therapy, osteopath, and physical therapy 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• podiatrist/chiropract and naturopath services have an annual maximum of \$600 and a \$75 per visit maximum for each type of practitioner• occupational therapy, speech therapy, and respiratory therapist services have a maximum coverage of \$1,000 per year for each of the three types of therapy
Vision Care	<ul style="list-style-type: none">• one eye exam per year• 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
Medical Services and Equipment	<ul style="list-style-type: none">• ambulance, if transported to hospital• accidental dental• hearing exams, once a year• hearing aids and repairs, up to \$2,000 per ear every three years (no coverage for batteries)
Travel Health Benefits	<ul style="list-style-type: none">• 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• a medical emergency is an acute illness or accidental injury that requires immediate medical treatment prescribed by a doctor• 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• 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• a personalized travel card can be obtained from Sun Life plan member services at www.sunlife.ca/member

When Benefit Coverage Ends

Life Insurance

When your basic and optional employee and dependant coverage ends after you complete the phased pre-retirement period, you have 31 days to elect to convert them to individual policies without providing medical evidence of insurability.

Critical Illness

When your critical illness coverage ends after you complete your phased pre-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 your phased pre-retirement period ends.

Health and Dental Insurance

When your health and dental coverage ends after you complete your phased pre-retirement period, you can convert your coverage to a Sun Life non-group private policy without providing medical evidence of insurability.

You will receive more information about your options for converting your coverage closer to the time when your phased pre-retirement period will end.

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

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
Long Term Disability	• coverage continues based on your reduced salary
Life, Accident and Critical Illness Insurance	• \$100,000 basic life insurance coverage continues • optional employee and dependant life coverage continues • voluntary accident (AD&D) coverage continues • critical illness coverage continues
Business Travel Accident Insurance	• \$100,000 coverage while travelling on University business
Employee and Family Assistance	• free and confidential psychological and personal counselling services • see www.hrs.ualberta.ca/efap for a complete list of programs and e-services • contact Homewood Human Solutions at: <ul style="list-style-type: none">○ Phone 780-428-7587○ 1-800-663-1142; TTY: 1-888-384-8505○ www.homewoodhumansolutions.com
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	• Vacation, Medical Leave and Compassionate Care and Emergency Leave continue during your phased pre-retirement period, but will be pro-rated, based on your percentage of full time duties • Tuition Remission continues

FOR MORE INFORMATION

If you have any questions, please contact:

Pension & Benefit Advisory Services

Phone: 780-492-4555

Email: benefits@ualberta.ca

For more information about Phased Pre-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>