



**University of Alberta**  
**Academic Staff**

*Benefit Enrollment Guide*

November 2016

## WELCOME TO THE UNIVERSITY OF ALBERTA!

The costs for most of the benefit programs are paid entirely by the University. Employees can choose to purchase additional insurance coverage through payroll deduction. The Universities Academic Pension Plan contributions are shared equally by the University and the employee.

The Academic Staff Benefit Program is jointly managed by the University of Alberta and the Association of Academic Staff University of Alberta (AASUA).

### FOR MORE INFORMATION

This guide is your overview of the Academic Staff Benefit Program. More detailed information is available on the HRS website at [www.hrs.ualberta.ca/Benefits.aspx](http://www.hrs.ualberta.ca/Benefits.aspx). Select the Benefits tab on the left hand menu and choose *Academic Staff*, where required, in each of the Benefit sections.

If you have any questions or would like more information, please contact:

#### Human Resource Services

2-60 University Terrace  
Edmonton, AB  
T6G 2T4

Phone:  
780.492.4555

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

## Health Benefits

The costs for Supplementary Health and Dental Care and the annual allocation for the Health Spending Account are paid by the University. For more information, visit [www.hrs.ualberta.ca/Benefits.aspx](http://www.hrs.ualberta.ca/Benefits.aspx) and select *Health and Dental* under the Benefits tab.

<b>Supplementary Health Care</b>	
This plan provides 100% coverage for a range of medical expenses that are not covered by provincial health care. You and your eligible dependents must have coverage under a provincial health care plan (the Alberta Health Care Insurance Plan or equivalent provincial plan).	
<b>Prescription Drugs</b>	<ul style="list-style-type: none"> <li>100% coverage on a least cost alternative price basis</li> </ul>
<b>Hospital</b>	<ul style="list-style-type: none"> <li>covers the cost difference between a standard room and up to a private room in a Canadian hospital</li> </ul>
<b>Paramedical Services</b>	<ul style="list-style-type: none"> <li>acupuncture, chiropractor, massage therapy, osteopath, and physical therapy services have a combined annual maximum coverage of \$1,800 per eligible person and a \$75 per visit maximum; massage therapy is limited to \$600 per year</li> <li>podiatrist/chiropract and naturopath services have an annual maximum of \$600 and a \$75 per visit maximum for each type of practitioner</li> <li>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</li> </ul>
<b>Vision Care</b>	<ul style="list-style-type: none"> <li>one examination per year</li> <li>up to \$350 every 24 months for adults, and every 12 months for dependents under age 18, for glasses, frames, contact lenses or laser eye surgery</li> </ul>
<b>Medical Services and Equipment</b>	<ul style="list-style-type: none"> <li>ambulance, if transported to hospital</li> <li>hearing exams (once a year) and hearing aids and repairs up to \$2,000 per ear every three years; no coverage for batteries</li> <li>other services and equipment such as crutches, casts, diabetic supplies, etc.</li> </ul>
<b>Travel Health Benefits</b>	<ul style="list-style-type: none"> <li>provides coverage for emergency medical expenses incurred while travelling outside Canada for vacation or on business; 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> </ul>
<b>Dental Care</b>	
Dental coverage is based on the current year Sun Life dental fee guide for a wide range of dental expenses.	
<b>Basic Services</b>	<ul style="list-style-type: none"> <li>100% coverage for services such as annual exams, X-rays, cleanings, fillings, root canals, periodontics, minor oral surgery and denture repairs</li> </ul>
<b>Major Services</b>	<ul style="list-style-type: none"> <li>75% coverage for services such as inlays, onlays, crowns, veneers, dentures and fixed bridges</li> </ul>
<b>Orthodontic Services</b>	<ul style="list-style-type: none"> <li>75% coverage for orthodontic services</li> </ul>
<b>Health Spending Account (HSA)</b>	
On your appointment date, and then on each following January 1st, you receive an annual HSA credit allocation of \$750.	
<ul style="list-style-type: none"> <li>This account is like a bank account that can be used to pay for medical and dental expenses that are not paid by your University benefit plans and for expenses that are eligible for the medical tax credit on your income tax.</li> <li>If you have a remaining balance in your HSA at the end of the year, you can carry it over for one year. If any part of that balance remains at the end of the second year, it will be forfeited.</li> <li>Health spending account reimbursements are not taxable.</li> </ul>	

## Life, Critical Illness and Accident Benefits

The costs for basic life, critical illness and business travel accident insurance are paid by the University. Optional plan costs are paid by the employee. See the *Summary of Benefit Costs* for the current rates. For more information, visit [www.hrs.ualberta.ca/Benefits.aspx](http://www.hrs.ualberta.ca/Benefits.aspx) and select *Life Insurance* and *Life Events/Critical Illness* under the Benefits tab.

Employer Paid Plans	
<b>Death Benefit</b>	In the event of your death while employed by the University, your full salary for the month of your death and one additional month will be paid to your estate. Health coverage for your eligible dependants continues for six months following the date of your death.
<b>Basic Life Insurance</b>	Basic life insurance provides a lump sum benefit that is paid to your beneficiaries in the event of your death. You have coverage of \$100,000.
<b>Basic Critical Illness Insurance</b>	Basic critical illness insurance pays a lump sum amount to you in the event of diagnosis of a covered disease. You have coverage of \$10,000. For more information, see the enclosed <i>Basic Group Critical Illness Insurance Benefits Summary</i> booklet.
<b>Business Travel Accident Insurance</b>	Business travel accident insurance pays a lump sum amount to your estate in the event of accidental death or injury while travelling on business for the University. You have coverage of \$100,000.
Optional Plans	
<b>Optional Life Insurance</b>	You can purchase between 1 and 50 units of \$10,000 each; guaranteed acceptance (medical evidence not required) for up to 18 units if you apply within 90 days of eligibility.
<b>Optional Dependant Life Insurance</b>	You can purchase optional dependant life insurance coverage of \$15,000 for your spouse and \$5,000 for each child; guaranteed acceptance (medical evidence not required) if you apply within 90 days of eligibility.
<b>Optional Critical Illness Insurance</b>	You can purchase between 1 and 12 units of \$25,000 each for you and/or your spouse; guaranteed acceptance (medical evidence not required) for 1 unit of \$25,000 each if you apply within 90 days of eligibility.
<b>Voluntary Accident Insurance</b>	You can purchase between 1 and 16 units of \$30,000 each for single or family coverage; guaranteed acceptance (medical evidence not required) for all coverage.  Family coverage provides 50% of your coverage for your spouse and 15% of your coverage for each of your children. If you have no children, your spouse is covered for 60%; if you have no spouse, your children are covered for 20%.

## Retirement Benefits

The Universities Academic Pension Plan (UAPP) is funded equally by employer and employee contributions. The Academic Supplementary Retirement Plan (ASRP) is funded entirely by the University of Alberta. For more information, visit [www.hrs.ualberta.ca/Benefits.aspx](http://www.hrs.ualberta.ca/Benefits.aspx) and select *Pension* under the Benefits tab.

<b>Universities Academic Pension Plan (UAPP)</b>	<p>The UAPP is a jointly-sponsored defined benefit pension plan for academic staff at the University of Alberta, the University of Calgary, the University of Lethbridge, Athabasca University and The Banff Centre.</p> <p>The lifetime pension is based on your salary (the average of your five highest years of earnings, up to the UAPP maximum) and pensionable service (the number of years you make contributions to the plan).</p> <p>The basic pension formula is: 1.4% of earnings up to the YMPE (Canada Pension Plan maximum earnings) plus 2.0% of earnings above the YMPE, times years of service.</p> <p>For more information, visit <a href="http://www.uapp.ca">www.uapp.ca</a></p>
<b>Academic Supplementary Retirement Plan (ASRP)</b> <small>This benefit applies only to employees appointed under the FAC, LIB, FSO and APO Agreements</small>	<p>The ASRP is a notional defined contribution plan that provides additional retirement income for UAPP members who have earnings that exceed the UAPP maximum.</p> <p>The annual contribution rate is based on ASRP points (age plus years of service) and is applied to earnings above the UAPP maximum up to the ASRP maximum.</p> <p>The ASRP administrator issues an enrollment package directly to eligible members.</p>

## Income Protection Benefits

Medical Leave and Long Term Disability costs are paid by the University. For more information, visit [www.hrs.ualberta.ca/Benefits.aspx](http://www.hrs.ualberta.ca/Benefits.aspx) and select *Medical and Other Leaves* under the Benefits tab.

<b>Medical Leave</b>	If you have an illness or injury that prevents you from working, you will receive 100% of your salary for up to 26 weeks.
<b>Long Term Disability</b>	After you have been unable to work due to illness or injury for 26 weeks, you may be eligible to receive 70% of your salary. This benefit is taxable and continues until the earlier of the date at which you are no longer disabled, June 30th following your 65th birthday, or the date of your death.  All of your benefits continue while you are receiving disability benefits. You continue to pay CPP, EI and optional coverage premiums, but your UAPP contributions are paid by the University. Disability benefit payments may be reduced by other income you are entitled to receive while you are disabled.

## Personal Support Programs

The costs for the personal support programs described here are paid by the University.

<b>Employee and Family Assistance Program (EFAP)</b>	The EFAP provides free and confidential psychological and personal counselling, along with a wide range of wellness and life services.  In addition to counselling, employees and eligible dependants have access to nutritional, legal and financial consultations, a personal trainer, e-learning courses, smoking cessation programs, 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 <b>Homewood Human Solutions</b> at: 780.428.7587 1.800.663.1142; TTY: 1.888.384.9505 <a href="http://www.homewoodhumansolutions.com">www.homewoodhumansolutions.com</a>
<b>Professional Expense Reimbursement (PER)</b>  <small>This benefit does not apply to employees appointed under the Trust Research Academic Staff Agreement</small>	The PER program provides an annual allocation of funds for the reimbursement of eligible expenses incurred for the performance of professional responsibilities.  At the beginning of each academic year (July 1), you receive an allocation of \$1,400. The allocation for newly hired staff will be pro-rated based on date of hire. Eligible expenses are submitted with receipts for reimbursement.  For more information, visit <a href="http://www.hrs.ualberta.ca/Benefits/Funding/PER.aspx">www.hrs.ualberta.ca/Benefits/Funding/PER.aspx</a>
<b>Child Care Benefit</b>	Financial assistance is available for child care expenses for children age seven and under, or up to age 18 if disabled and in need of full time care.  The benefit is 50% of expenses, up to \$2,000 per year per eligible child. Applications must be submitted by the end of February for the previous calendar year.  For more information, visit <a href="http://www.hrs.ualberta.ca/Benefits/LifeEvents/ChildCare/AcademicChildCareBenefit.aspx">www.hrs.ualberta.ca/Benefits/LifeEvents/ChildCare/AcademicChildCareBenefit.aspx</a>
<b>University Health Centre</b>	You have access to health services on a walk-in basis at the University Health Centre. You will need your University of Alberta OneCard and proof of provincial health coverage.  For more information, visit <a href="http://www.uhc.ualberta.ca">www.uhc.ualberta.ca</a>
<b>Remission of Tuition</b>	You may be eligible for reimbursement of tuition for eligible credit courses at the University of Alberta.  For more information visit <a href="http://www.hrs.ualberta.ca/Benefits/Funding/TuitionRemission.aspx">www.hrs.ualberta.ca/Benefits/Funding/TuitionRemission.aspx</a>
<b>Physical Education, Recreation Facilities</b>	You have access to a wide range of University physical education and recreations facilities, including fitness, swimming, squash, racquetball, etc.  For more information visit <a href="http://www.physedandrec.ualberta.ca/Facilities.aspx">www.physedandrec.ualberta.ca/Facilities.aspx</a>

# What you need to do NOW...

## Step One

As soon as possible, access Employee Self Service (ESS). Employee Self Service provides access to your benefits, payroll and personal information. You will need your Campus Computing ID (CCID) and password. If you need assistance, contact the IST Helpdesk by email at [helpdesk@ualberta.ca](mailto:helpdesk@ualberta.ca) or by phone at 2-9400.

**For details on how to manage your benefit enrollments online go to <https://eclass.srv.ualberta.ca/course/view.php?id=34251> and enroll in the Employee Self Service UPK Online Tutorial**

- Go to [www.ualberta.ca](http://www.ualberta.ca) and select the Bear Tracks link from the top menu bar. Sign in to Bear Tracks using your CCID and password.
- After signing in to Bear Tracks follow this Navigation Path: Employees Link > Link to Employee Self Service > Benefits Information.
- Using ESS Enter your dependent and beneficiary information.
- Enroll eligible dependents in Supplementary Health and Dental Care.

### **YOUR ELIGIBLE DEPENDANTS FOR FAMILY COVERAGE INCLUDE:**

- your opposite or same sex spouse by marriage, or a partner with whom you have cohabitated for at least 12 months in a marriage-like relationship
- your children and your spouse/partner's children who are under age 21, unmarried and dependent on you for financial support
- a child age 21 to 25 if a full-time student at an accredited institution
- a child over age 21 if incapable of financial self-support due to a physical or mental disability

## Step Two

- Send a completed *Application for Group Coverage* (Great West Life form) to designate your beneficiary for your basic life insurance benefit to Human Resources
- Send the completed Universities Academic Pension Plan *Designation of Beneficiary Form* to Human Resources

## Step Three

If you want to buy optional coverage for yourself or your family, do it NOW!

If you apply within 90 days of your hire date, you are eligible for guaranteed coverage (medical evidence not required) of optional dependant life insurance of \$15,000 for your spouse and \$5,000 for each child, optional employee life insurance of up to \$180,000 and optional employee and/or spouse critical illness insurance of \$25,000. If you enroll after the 90-day window, all of your coverage will be subject to approval based on medical evidence.

To purchase any optional coverage for yourself or your dependants:

- complete the enrollment sections for Optional Life and/or Dependant Life on the *Application for Group Coverage* (Great West Life form) and send it to Human Resources
- complete the *Application for Voluntary Accident Coverage* and send it to Human Resources
- complete the *Application for Voluntary Critical Illness Insurance Guaranteed Acceptance – No Medical Evidence required* and the *Application for Voluntary Group Critical Illness* (Industrial Alliance forms) and send them to Human Resources

## Step Four

### **Register for Sun Life Plan Member Self-Service**

On Wednesday of the week following your online submission, you will be able to register with Sun Life and print your personalized benefits card. After you have completed this step, you will be able to access your benefits.

#### **How to register:**

- call the Sun Life Customer Care Centre at **1.800.361.6212** to request your access ID and password; you'll need your employee ID # and the University contract number of **25379**
- your access ID will be determined and a Sun Life Representative will help you navigate to the sign in page to set up a password; once this is complete, you can begin accessing your benefits
- after you have logged on at [www.sunlife.ca](http://www.sunlife.ca), under the "Take me to" menu on the right hand side, select "Print drug card" to print your **personalized Sun Life benefits card**; this card is accepted for direct billing by most pharmacies, dental offices and other providers
- under the "Take me to" menu, select "Print travel card" to print your personalized travel card
- you will now be able to access your benefits, submit claims online, sign up for direct deposit, view your claims history, and much more

## More important information

### *Health Benefits*

#### **Sun Life Plan Member Self-Service**

You can access the Sun Life plan member website at [www.mysunlife.ca](http://www.mysunlife.ca) to manage your Supplementary Health Care, Dental Care and Health Spending Account programs. After you have registered (see page 5 for instructions), you can print your personalized benefits card, sign up for direct deposit, submit claims online, view your claims history and print your personalized travel card.

#### **Submitting Health, Dental and HSA Claims**

Claims must be submitted no later than 90 days following the end of the calendar year in which the claim was incurred to be eligible for reimbursement. Plan members are encouraged to submit claims online. If required, paper claim forms are available online from Sun Life Plan Member Services at [www.mysunlife.ca](http://www.mysunlife.ca) or the University of Alberta HRS Forms Cabinet at [www.hrs.ualberta.ca/forms](http://www.hrs.ualberta.ca/forms).

#### **Coordinating your Coverage with your Spouse's Plan**

If you or your spouse/partner has coverage under another plan, you each submit claims to your own plan first. Any expenses that are not paid from your own plan can then be submitted to the other plan. If the claim is for a child, submit the claim first to the plan of the parent whose birthday occurs first in the calendar year.

### *Universities Academic Pension Plan (UAPP)*

You will receive a welcome package from the UAPP administrator with your UAPP User ID and Password. Annual pension statements will be available on [www.uapp.ca](http://www.uapp.ca) each May for the previous calendar year. This site also provides detailed information about the plan and access to a personalized retirement planner.

#### **Purchase of Optional Pension Service**

If you have a period of eligible prior service with a previous employer or with the University of Alberta that you want to purchase, you have two years from your current appointment date to make the purchase. You can request a preliminary estimate directly from the UAPP.

### **FOR MORE INFORMATION:**

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*The information in this guide provides a summary of the Academic Staff Benefits Program. If there are any discrepancies between the information in this guide and the official plan documents, the official plan documents will prevail.*