



**University of Alberta
Support 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 Public Service Pension Plan contributions are shared equally by the University and the employee.

The Support Staff Benefit Program is jointly managed by the University of Alberta and the Non-Academic Staff Association (NASA).

FORMOREINFORMATION

This guide is your overview of the Support Staff Benefit Program. More detailed information is available on the HRS website at www.hrs.ualberta.ca/Benefits.aspx. Select the Benefits tab on the left hand menu and choose *Support 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 1K4

Phone:
780.492.4555

Email:
benefits@ualberta.ca

Health Benefits

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

Supplementary Health Care

This plan provides coverage for a range of medical expenses that are not covered by provincial health care. You and your eligible dependants must have coverage under a provincial health care plan (the Alberta Health Care Insurance Plan or equivalent provincial plan).

Prescription Drugs	<ul style="list-style-type: none"> • 100% coverage on a least cost alternative price basis • dispensing fee maximum of \$8.00 per prescription
Hospital	<ul style="list-style-type: none"> • 100% coverage of the cost difference between a standard room and up to a private room in a Canadian hospital
Paramedical Services	<ul style="list-style-type: none"> • 100% coverage of reasonable and customary charges, to a combined maximum of \$2,500 for all specialties and a maximum of \$1,000 per specialty for acupuncturist, chiropractor, naturopath, podiatrist/chiroprapist, physiotherapist and speech therapist
Vision Care	<ul style="list-style-type: none"> • 100% coverage, up to \$300 every 24 months (July 1 to June 30), for eye exams, glasses, frames, contact lenses or laser eye surgery
Medical Services and Equipment	<ul style="list-style-type: none"> • 100% coverage for ground and air ambulance • 100% coverage for services such as hearing aids (up to \$2,000 per ear every five years) and custom-made orthopaedic shoes (one pair per year) or inserts (two pair per year, to a maximum of \$500 per pair) prescribed by a doctor, podiatrist or chiroprapist • other services and equipment, such as crutches, casts, diabetic supplies, etc.
Out of Canada Emergency Travel	<ul style="list-style-type: none"> • provides coverage for emergency medical expenses incurred while travelling outside Canada for vacation or on business, for trips of up to 180 days • a medical emergency is an acute illness or accidental injury that requires immediate medical treatment prescribed by a doctor

Dental Care

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

Basic Services	<ul style="list-style-type: none"> • 100% coverage for services such as annual exams, X-rays, cleanings, fillings, root canals, periodontics, oral surgery and denture repairs
Major Services	<ul style="list-style-type: none"> • 50% coverage for services such as inlays, onlays, crowns, veneers, dentures and fixed bridges
Orthodontic Services	<ul style="list-style-type: none"> • 50% coverage for orthodontic services

Health Spending Account (HSA) and Personal Spending Account (PSA)

On your hire date, you receive an allocation of \$1,000 for the HSA and \$250 for the PSA. On each following January 1st, you receive a total allocation of \$1,250. You will have an opportunity to divide this amount between the HSA and the PSA in a way that best suits your individual situation each fall before the January allocation.

- These accounts are like bank accounts that can be used to pay for expenses related to health and wellness.
- The HSA can be used to pay for medical and dental expenses for you and your dependants that are not paid by your University benefit plans and for expenses that are eligible for the medical tax credit on your income tax.
- The PSA can be used to pay for certain wellness, fitness, work life balance and personal development related expenses for yourself, as specified by the plan.
- 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.
- If you have a remaining balance in your PSA at the end of the year, it will be forfeited.
- HSA reimbursements are not taxable. PSA reimbursements are a taxable benefit.
- Complete lists of HSA and PSA eligible expenses are available on the benefits section of the website (under Health and Dental/Supplementary Health/Support Staff).

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 and select *Life Insurance* and *Life Events/Critical Illness* under the Benefits tab.

Employer Paid Plans	
Basic Life Insurance	Basic life insurance provides a lump sum benefit that is paid to your beneficiaries in the event of your death. You have coverage of two times your annual salary.
Occupational Accident Insurance	Occupational accident insurance provides coverage in the event you suffer accidental death or dismemberment as a result of an accident which occurs while you are at work. You have coverage of \$25,000.
Basic Critical Illness Insurance	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.
Business Travel Accident Insurance	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 \$75,000.
Optional Plans	
Optional Life Insurance	You can purchase between 1 and 50 units of \$10,000 each; guaranteed acceptance (medical evidence not required) for up to 10 units if you apply within 90 days of eligibility.
Optional Dependant Life Insurance	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.
Optional Critical Illness Insurance	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.
Voluntary Accident Insurance	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 Public Service Pension Plan (PSPP) is funded equally by employer and employee contributions. For more information, visit www.hrs.ualberta.ca/Benefits.aspx and select *Pension/PSPP* under the Benefits tab.

Public Service Pension Plan (PSPP)	<p>The Alberta Pensions Services Corporation (APS) is responsible for administering the PSPP on behalf of the Minister of Finance and Enterprise. The plan is governed by the Public Sector Pension Plans Act and regulations.</p> <p>The PSPP is a defined benefit pension plan that provides a lifetime pension based on your salary (the average of your five highest consecutive years of earnings) 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 www.pspp.ca</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 and select *Medical and Other Leaves* under the Benefits tab.

Medical and Illness Leave	If you have an illness or injury that prevents you from working, you will receive 100% of your salary for up to 26 weeks.
Long Term Disability	<p>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, your 65th birthday, or the date of your death.</p> <p>All of your benefits continue while you are receiving disability benefits. You continue to pay CPP, EI and optional coverage premiums, but your PSPP contributions are paid by the University. Disability benefit payments may be reduced by other income you are entitled to receive while you are disabled.</p>

Personal Support Programs

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

Employee and Family Assistance Program (EFAP)	<p>The EFAP provides free and confidential psychological and personal counselling, along with a wide range of wellness and life services.</p> <p>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.).</p> <p>See www.hrs.ualberta.ca/efap for a complete list of programs and e-services.</p> <p>Contact Homewood Human Solutions at: 780.428.7587 1.800.663.1142; TTY: 1.888.384.9505 www.homewoodhumansolutions.com</p>
University Health Centre	<p>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.</p> <p>For more information, visit www.uhc.ualberta.ca</p>
Remission of Tuition	<p>You may be eligible for reimbursement of tuition for eligible credit courses at the University of Alberta.</p> <p>For more information visit www.hrs.ualberta.ca/Benefits/Funding/TuitionRemission.aspx</p>
Physical Education, Recreation Facilities	<p>You have access to a wide range of University physical education and recreations facilities, including fitness, swimming, squash, racquetball, etc.</p> <p>For more information visit www.physedandrec.ualberta.ca/Facilities.aspx</p>

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 or by phone at 2-9400.

For details on how to manage your benefit enrollments online, login to the step by step training guide below:

<https://eclass.srv.ualberta.ca/course/view.php?id=34251>

- Go to 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 dependant and beneficiary information.
- Enroll eligible dependants 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 dependant 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

- Send a completed *Application for Group Coverage* (Great West Life form) to designate your beneficiary for your basic life insurance benefit 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 \$100,000 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 the 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, under the click on Benefits Centre 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; you need to sign up for Personal Spending Account direct deposit separately from the other plans, under the contract number **150434**

Step Two

More important information

Health Benefits

Sun Life Plan Member Self-Service

You can access the Sun Life plan member website at www.mysunlife.ca to manage your Supplementary Health Care, Dental Care, Health Spending Account and Personal 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, HSA and PSA 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 Health, Dental and HSA claims online. Claims for PSA must be submitted manually on paper. All paper claim forms are available online from Sun Life Plan Member Services at www.mysunlife.ca or the University of Alberta HRS Forms Cabinet at 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.

Public Service

Pension Plan (PSPP)

You will receive a welcome package from the PSPP administrator that includes a summary of the plan and your PSPP User ID and Password. Annual pension statements will be mailed to member home addresses each May for the previous calendar year. Visit www.pspp.ca for 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 can access the optional service calculator on the PSPP website to generate a preliminary estimate of the cost.

• FOR MORE INFORMATION:

Human Resource Services

2-60 University Terrace
Edmonton, AB
T6G 2T4

Phone:

780.492.4555

Email:

benefits@ualberta.ca

HRS website:

www.hrs.ualberta.ca/Benefits.aspx

The information in this guide provides a summary of the Support 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.