

ABOUT YOUR EMPLOYMENT AT THE UNIVERSITY OF SASKATCHEWAN

BENEFITS

Article 22 of the Collective Agreement between the University of Saskatchewan and the USFA

The benefits to which Faculty Association members have access are generally set out in Article 22 of the Collective Agreement. Members should also read the plan summaries available on the HR website (see My Employment in the Employee section on PAWS). In addition, details of extended health and dental coverage, including coverage amounts available, can be accessed via mysunlife.ca.

PENSION

All new employees are members of the Academic Money Purchase Pension Plan. Contributions are 8.5% of salary per month, matched by the Employer.

COMPULSORY LIFE INSURANCE

Two times the employee's annual salary, with the Employer paying the entire premium.

VOLUNTARY LIFE INSURANCE

Optional insurance to supplement compulsory coverage or to cover a spouse/partner, with the employee paying the premium. Effective February 1, 2015, the "Voluntary Group Life Insurance" plan (also known as "Supplemental Life"), provided by Manulife Financial, will be replaced with "Optional Life Insurance" from Sun Life Financial. Highly recommended because the rate is competitive. Enrollment without a medical within 90 days of hiring or after a change of circumstances such as marriage or the birth of a child; otherwise, a medical will be needed. Rates depend on smoking/non-smoking status and age. Maximum of \$500,000 in units of \$50,000. Additional coverage available for accidental death and disability.

ACADEMIC LTD PLAN

This is a long-term disability plan which pays 100% of salary up to 90 days (the qualifying period), then 70% thereafter. After the qualifying period, pension contributions are made by the LTD plan; Optional Life Insurance premiums are waived while on LTD upon application. The LTD Plan is not available after age 67.

PROFESSIONAL EXPENSE ALLOWANCE

\$2,125 per year to cover travel to conferences, books, memberships, computers, etc. Unused balances are carried over to the next academic year (July 1–June 30) to a maximum of 6 times the annual allocation. Guidelines are posted on the Financial Services Division website. **KEEP COPIES OF RECEIPTS AND CANCELLED CHEQUES** for claims. Fund balances can be found under My Employment in the Employee section on PAWS.

HOUSING ADVANCE

An interest-free loan of up to \$30,000 for the purchase of a principal residence paid back over five years through salary deductions. Application information is through Human Resources.

MOVING EXPENSES

Up to \$6,000 to assist new employees in defraying expenses to relocate; more may be approved in special circumstances (see Article 22.8).

SABBATICAL LEAVES AND SABBATICAL TRAVEL

After 6 years of full-time service, employees can apply for a 12-month leave at 90% salary or 6-month leave at 100%. A sabbatical project must be approved by the Dean. There is an appeal committee if denied. Eligibility for further sabbaticals is 6 months at 90% after 3 years and 12 month at 90% or 6 month at 100% after 6 years. Employees can be reimbursed up to \$4,000 to cover travel for a sabbatical. It is important to continue to make your full pension contributions while on sabbatical.

SCHOLARSHIPS

A limited tuition reimbursement scholarship fund is available to immediate family members (spouses, partners and children) of employees. Scholarships are awarded annually based on successful completion of a course or courses if the candidate has achieved a sessional weighted average of 65% or more. The maximum annual award for any one individual is the equivalent of 30 credit units for the Category One group of tuition and the maximum total award is 120 credit units at the Category One group of tuition (see Terms of Reference and Guidelines). Application forms are available online in May. Yearly awards are based on the number of successful applicants, and historically have amounted to about 33% of the cost of tuition. The Joint Benefits Committee is the Fund Management Committee.

TUITION WAIVER

One credit course per academic term taken at the U of S. Applies to tuition only. Entitlement is one 6 credit unit course taken in the Regular Session (September to April) and one 6 credit unit course taken in each term of the spring and summer sessions up to a total of 18 credit units per academic year. Information and application forms are posted on the Financial Services Division website.

FLEXIBLE SPENDING PROGRAM

\$500 per employee provided annually in addition to benefit plans. These funds can be used for additional health coverage (e.g. glasses, prescriptions) or for personal wellness expenses (e.g. fitness classes/memberships, child and elder care expenses, vitamins). Unused funds can be carried forward for one year. Employees must allocate annually before the start of the plan year whether they will designate new funds towards the Health Spending Account or Personal Spending Account. Claims are administered by Sun Life and can be made online or by mail. Forms are available on the HR website. Program details, including account balances, can be accessed via mysunlife.ca.

EMPLOYEE ASSISTANCE PROGRAM

A confidential referral and counseling service is available to all employees of the U of S and employee family members. The EAP is overseen by an eight-member board that includes representation from each of the unions on campus as well as administration. The Joint Stakeholder Agreement for the University of Saskatchewan Employee Assistance Program outlines the program structure. Visit the EAP Website for more information.

PARENTAL LEAVE (ARTICLE 21.7)

Members are entitled to Parental Leave of 52 weeks (or for term employees employed for less than one year, until the end of the employment term). This applies to the birth mother, primary care-giver and to adoptive parents. EI benefits are supplemented by the Employer up to 95% of salary for the first 35 weeks; unfortunately, the rest is without pay, although the Employer continues to pay for coverage under compulsory life insurance, long term disability, extended health and dental plans. There is an option to continue pension contributions during the leave and it is strongly recommended.

RETIREMENT BENEFITS (ARTICLE 24.2.2)

Retiring members over age 55 with 10 years of service are entitled to a Post-Retirement Spending Account of either \$2,000 or \$1,000 with compulsory life insurance, per year for 2 years. This fund is restricted to reimbursement of private health and dental insurance premiums. Continued participation in the group life insurance plan is contingent on eligibility. Eligible retirees choosing to continue the group life insurance coverage should be aware that the premium is employer paid, making this a taxable benefit.

DENTAL PLAN

This is a family plan that is funded by the Employer. It pays for 100% of basic services and 50% of major services to a combined maximum of \$2,000 per person per calendar year, 50% of orthodontic services to a lifetime max of \$3,000 under age 19 or \$2,000 over age 19. Some procedures require a pre-treatment plan to be submitted and some are not covered until the entire procedure is complete. A plan summary is available on the HR Website.

EXTENDED HEALTH CARE PLAN

This is a family plan carried by Sun Life, funded by the Employer. A plan summary is available on the HR Website. The following are highlights of the current Extended Health Plan for faculty and eligible dependents:

Drugs

100% to a maximum of \$5,000 per person per year & direct pay drug card with mandatory generic control (exclusions: dietary aids, fertility drugs, experimental drugs, hair growth stimulants, drugs for the treatment of sexual dysfunction and infertility, any drug for cosmetic purposes)

Eye Exams

up to \$100 per person every two calendar years

Eyeglasses/Contact Lenses/Laser Eye Surgery

up to a maximum of \$400 per person every two calendar years

Prescribed Anti-smoking Drugs

lifetime maximum of \$1,000

Vaccines

cost of administering a vaccine is excluded

Ambulance

to the nearest hospital able to provide necessary medical services

Hospital Accommodation

100% private or semi-private

Convalescence Accommodation

maximum of \$20/day for 180 days for room and board for rehabilitative care when ordered by a physician

Private Duty Nursing

when medically necessary to a maximum of \$10,000/year per person

Accidental Dental

100% based on current Dental Fee Guide

Equipment and Supplies

payment for rental (or purchase if long term) of necessary medical equipment to meet basic medical needs, surgical and embolic stockings

Prosthetic Appliances

artificial eyes and limbs, breast prosthesis, crutches, splints, casts, braces and trusses; repairs to foregoing to maximum of cost of new appliance; wigs to a maximum of \$500/year

Orthopaedic Shoes/Orthotic Inserts

when prescribed by a physician, podiatrist or chiropodist

Diabetic Equipment and Supplies

needles, swabs, test tapes, syringes, lancets etc., as prescribed by a physician and deemed reasonable by Sun Life; glucometers (\$700 in five years), insulin pumps

Hearing Aids

to a maximum of \$500 in three calendar years including repairs (children requiring binaural aids: two at a maximum of \$500 each in three calendar years)

Cochlear Implants

up to a total expense of \$1,000 per person in three calendar years when prescribed by an otologist or clinical audiologist; coverage for implants includes upgrades but excludes batteries and warranties

Paramedical Practitioners

to a maximum of \$500 in a calendar year for each type of practitioner (psychologist or social worker, chiropodist/podiatrist, physiotherapist, chiropractor, osteopath, naturopath, massage therapist, acupuncturist, speech therapist)

Mobility Aids

charges for the purchase of bathroom rails, bath seats, raised toilet seats or reachers, on authorization of a physician

Cardiac Rehabilitation

under a physician prescribed, recognized program to maximum of \$300 per person

Blood Pressure Monitors

purchase (one every five years) or rental on authorization of physician

Outside Saskatchewan Travel Benefits

100% emergency services and 80% referred services (lifetime maximum of \$3,000,000) for semi-private room, other hospital services outside Canada, out-patient services and the services of a doctor in the case of accident injury or sudden illness occurring while out of province; Emergency Travel Assistance through Europ Assistance USA Group Contract 150798, Member ID is University Employee number (Canada/USA: 1-800-511-4610; Mexico: 001-800-368-7878; elsewhere by phone: 'long distance code to USA'-202-296-7493, by fax: 'long distance code to USA'-202-331-1528; email: ops@europassistance-usa.com)

CLAIMS UNDER THE DENTAL AND EXTENDED HEALTH CARE PLANS

Claims must be submitted within 90 days of the end of the calendar year of receiving the service or supplies. Claims can be submitted online at mysunlife.ca and your payment can be deposited directly into your bank account, usually within 24 to 48 hours from the time your claim has been processed. Claims can also be mailed to Sun Life Assurance Company of Canada, PO Box 2010 Stn Waterloo, Waterloo, ON N2J 0A6. You will need to provide the Policy No: 150798 and your member ID (your university employee number). Forms are available through the Human Resources Division or the HRD website. Sun Life can be contacted by phone at 1-800-361-6212.