



Administrative Management Personnel

Teaching Certificated Directors

Senior Management Personnel

Non-Teaching Certificated Directors

1. Supplementary Health and Vision Coverage Summary Chart

Sun Life Group # 16440

The following chart summarizes some of the frequently used services covered under this plan:

Service	% of Coverage	Description
In-province hospitalization	100%	Semi-private accommodation
Out-of-province hospitalization	100%	Semi-private accommodation
Out-of-country hospitalization	100%	Emergency services only For details, refer to the Medi-Passport on the Sunlife members site
Out-of-country physician fees	100%	
Prescription drugs	100%	Pay-Direct Drug Plan Card is sent from Sun Life. For details see the Benefits Booklets <i>on staff insite</i>
Vision care	100%	<ul style="list-style-type: none"> \$250.00 every 24 months with prescription change \$250.00 every 48 months without prescription change \$150.00 every 12 months for dependents up to 19 years old
Eye exam	100%	\$25.00 every two years

Service	% of Coverage	Description
Hearing aids	100%	\$500.00 every five years
Ambulance	100%	If medically necessary — response and transportation, including air
Paramedical services	100%	100% of the costs to a maximum of \$500.00 per person in each calendar year for each of the paramedical specialists Some per visit maximums apply
Psychologist or registered social worker	100%	Up to \$500.00 per person in each calendar year
Health Spending Account (HSA)	Max \$800 every year. For eligibility visit: staff insite → manage your career → compensation and benefits → Group Benefits → Health Spending Account	

2. Life Insurance and Accidental Death and Dismemberment

Sun Life Group # 83943

Service	Description
Life insurance	Coverage equal to three times your annual earnings to a maximum benefit of \$800,000.
Accidental Death & Dismemberment	Coverage equal to three times your annual earnings to a maximum benefit of \$800,000.
Dependent life insurance	<i>Spouse</i> \$50,000 <i>Child</i> \$5,000 (unmarried children covered from 14 days to age 21 or age 25 if full-time student)

Dependent accidental death and dismemberment	<p><i>Spouse</i> \$50,000</p> <p><i>Child</i> \$5,000 (unmarried children covered from 14 days to age 21 or age 25 if full-time student)</p>
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3. Dental Cost Summary Chart

Sun Life Group # 25286

Limits – the Calgary Board of Education is using the current provincial Dental Fee Guide to define maximum reimbursement for dental services rendered.

Your dentist may charge you above these limits. Charges over the fee guide are the responsibility of the employee.

The following chart summarizes some of the frequently used dental care services (see the benefits booklet for additional information on yearly visit/service occurrence limits):

Benefit	Deductible	% of Reimbursement	Maximum
Diagnostic/ Preventive	None	100%	None
Restorative	None	100%	None
Orthodontic	None	60%	None
Periodontic	None	100%	None
Denture	None	80%	None
Bridge	None	80%	
Crown	None	80%	
Endodontic	None	100%	None

4. Sick Leave and Long Term Disability Plan

This is a brief summary that is not intended to cover all situations.

Sick Leave	Long Term Disability Plan
If you are unable to work due to accident or illness, sick leave will pay you 100% of your regular salary.	Your Long Term Disability Plan provides coverage if you are unable to work due to an illness or injury.
Sick leave is accumulated at the rate of 2 days per complete month worked to a maximum of 260 days.	<p>The Long Term Disability Plan may apply after the later of:</p> <ul style="list-style-type: none"> • 90 calendar days • 60 working days • All accumulated sick leave has been used.
	<p>This benefit provides for:</p> <ul style="list-style-type: none"> • 66.67% of the first \$2,500 of monthly earnings • plus 45% of the remainder up to a maximum benefit of \$10,000 per month
	Sun Life is the insurance provider for your Long Term Disability Plan.

5. Retirement Plan

All Directors are members of either the Local Authorities Pension Plan (LAPP) (for non-teaching certificated positions) or the Alberta Teacher’s Retirement Plan (ATRF) (for teaching certificated positions).

5.1 LAPP

The LAPP is a defined benefit pension plan. This means your pension at retirement will be based on:

- Your length of pensionable service
- Your highest five-year average pensionable salary
- A legislated benefit rate

Summary of the LAPP retirement plan:

<p>You need a minimum of two years of LAPP membership to qualify for a pension at retirement.</p>
<p>The maximum pensionable service you can accumulate is 35 years.</p>
<p>If you are at least 65 years old when you leave the Plan, you are entitled to receive an immediate pension even if you don't have two years of LAPP membership.</p>
<p>The legislated benefit rate is:</p> <ul style="list-style-type: none"> • 1.4 per cent on your average highest pensionable salary up to the year's maximum pensionable earnings (YMPE), multiplied by your years of pensionable service; and • 2 per cent on your average highest pensionable salary over the YMPE up to the maximum allowed under the federal <i>Income Tax Act</i>, multiplied by your years of pensionable service. <p>For example: Assuming your highest 5 year average salary is \$100,000 and the corresponding 5 year average YMPE is \$55,420, your annual pension benefit would be calculated as follows:</p> <p>$(\\$55,420 \times 1.4\% \times \text{Years of LAPP service}) + ((\\$100,000 - \\$ 55,420) \times 2\% \times \text{Years of LAPP service}) = \text{your annual pension benefit before tax}$</p>

5.2 ATRF

The ATRF is a defined benefit plan similar to the LAPP plan in that pension at retirement is based on:

- Your length of pensionable service
- Your highest five-year average pensionable salary
- A legislated benefit rate (same rates used in LAPP)

You are eligible for a pension when you are 55 years of age or older and have:

- five years of pensionable service after August 31, 1992, or
- five years of pensionable service that includes a period of pensionable service in each of the 1991-92 and 1992-93 school years, or
- ten years of pensionable service.

If you are at least 65 years old when you leave the Plan, you are entitled to receive an immediate pension even if you don't have five years of ATRF membership.

The legislated benefit rate is:

- 1.4 per cent on your average highest pensionable salary up to the year's maximum pensionable earnings (YMPE), multiplied by your years of pensionable service; and
- 2 per cent on your average highest pensionable salary over the YMPE up to the maximum allowed under the federal *Income Tax Act*, multiplied by your years of pensionable service.

For example: Assuming your highest 5 year average salary is \$100,000 and the corresponding 5 year average YMPE is \$55,420, your annual pension benefit would be calculated as follows:

$(\$55,420 \times 1.4\% \times \text{Years of ATRF service}) + ((\$100,000 - \$55,420) \times 2\% \times \text{Years of ATRF service}) = \text{your annual pension benefit before tax}$

6. Supplemental Pension Plan

The Calgary Board of Education (CBE) provides an additional retirement plan to supplement the legislated Local Authorities Pension Plan (LAPP) or Alberta Teachers Retirement Fund (ATRF) in which you are enrolled.

The supplemental pension plan acknowledges the contribution made by Management Personnel by providing an enhanced defined benefit pension plan that grants a more liberal benefit beyond that authorized by the Canada Revenue Agency (CRA).

Supplemental Pension Plan
This plan is non-registered and is paid directly to participants as a lump sum by the CBE.
<p>Participants with at least one year of plan participation receive the lump sum (less withholding tax) upon:</p> <ul style="list-style-type: none"> • Retirement, • Death, or • Termination
The benefit is 10% of the difference between the employee’s actual annual salary and the Canada Revenue Agency’s pension earning maximum. This amount is accumulated each year, plus interest.
<p>Example:</p> <p>Annual Salary: \$175,000</p> <p>Pension Earning Maximum: \$168,498</p> <p>The calculation for the Supplemental Pension for that year is: $(\\$175,000 - \\$168,498) = \\$6,502$</p> <p style="text-align: right;">$\\$6,502 \times 0.10 =$ <u>\$650 + interest</u></p>

7. Benefit Booklets

Further information on benefit coverage is available on *staff insite* in the *Sun Life Benefit Booklets*.

8. Contact Information

1. If you have questions about your coverage contact the Employee Contact Centre at:
403-817-7333
2. Sun Life Member Services:
www.sunlife.ca
3. Details of the ATRF retirement plan are available from the ATRF on their website at:
<http://www.atrf.com/>
4. Details of the LAPP retirement plan are available from the LAPP on their website at:
www.lapp.ca