



Staff Association

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	80%	\$25.00 annual deductible (single/family) Pay-Direct Drug Plan Card is sent from Sun Life. For details, see the Benefit Booklets on <i>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

Service	% of Coverage	Description
Eye exam	80%	\$25.00 every two years
Hearing aids	80%	\$500.00 every five years
Ambulance	80%	If medically necessary — response and transportation, including air
Paramedical services	80%	80% 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	50%	Up to \$400.00 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 two times your annual earnings to a maximum benefit of \$300,000
Accidental Death & Dismemberment	Coverage equal to two times your annual earnings to a maximum benefit of \$300,000

3. Dental Cost Summary Chart

Sun Life Group # 25286

Limits – the Calgary Board of Education is using the provincial Dental Fee Guide from the previous calendar year 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	50%	\$1,500 per person maximum payable in a lifetime Only for covered dependent children under age 19
Periodontic	None	100%	None
Denture	None	60%	\$1,500 per person maximum payable for expenses incurred in a calendar year for you and your covered dependents
Bridge	None	60%	
Crown	None	60%	
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
<p>If you are unable to work due to accident or illness Sick Leave will pay you 100% of your regular salary.</p>	<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>Sick leave is accumulated at the rate of one day per complete pay period to a maximum of:</p> <ul style="list-style-type: none"> • 200 days for ten month employees • 240 days for twelve month employees 	<p>The percentage of salary paid after elimination period is:</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 \$7,500

Please refer to your Collective Agreement for specific details on sick leave with pay and the Long Term Disability Plan.

5. Retirement Plan

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:

You need a minimum of two years of LAPP membership to qualify for a pension at retirement.

The maximum pensionable service you can accumulate is 35 years.

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.

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:

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

6. Benefit Booklets

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

7. 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 LAPP retirement plan are available on their website at:

www.lapp.ca