



Alberta Teachers 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
Annual \$25.00 deductible (single/family)		
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 Sun Life 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 Benefit Booklets on <i>Insite</i>
Vision care	100%	\$400 per person in any 24 month period For details see the Benefit Booklet on <i>Insite</i>
Hearing aids	80%	\$500.00 every five years

Service	% of Coverage	Description
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
Personal Spending Account (PSA) / Health Spending Account (HSA)		Max \$750 every year For expense eligibility visit: Insite → Career → Benefits & Pension Overview → Sun Life Below are links to details about both spending accounts. ▪ Health Spending Account (HSA) ▪ Personal Spending Account (PSA)

2. Life insurance and Accidental Death and Dismemberment

Alberta School Employee Benefit Plan (ASEBP)

Service	Description
Life insurance	Coverage equal to two times your annual earnings to a maximum benefit of \$800,000
Accidental Death & Dismemberment	Coverage equal to two times your annual earnings to a maximum benefit of \$800,000

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 Extended Disability

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

Sick Leave	Extended Disability
Upon commencement of employment under contract, teachers have access to 20 school days of sick leave in their first year of employment.	After 90 calendar days of sick leave the Extended Disability Plan may apply.
Sick leave is prorated when the contract is for less than a full school year.	The percentage of salary paid after the elimination period is 70% of basic monthly earnings to a maximum benefit of \$23,333 per month.
Teachers, upon commencement of a second year of employment under contract, shall have access to 90 calendar days of sick leave.	ASEBP is the insurance provider for your extended disability benefits
Teachers are to report all absences through SmartFindExpress	<i>Please refer to your Collective Agreement for specific details on sick leave with pay and the Extended Disability Plan.</i>
Any absences longer than five working days require a Certificate of Illness to be filled out.	

5. Retirement Plan

The Alberta Teachers' Retirement Fund (ATRF) is a defined benefit plan.

Your pension at retirement will be based on:

- Years in the plan
- Your highest five-year average pensionable salary
- A legislated benefit rate

Summary of the ATRF pension plan:

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 \$69,180, your annual pension benefit would be calculated as follows:

$(\$69,180 \times 1.4\% \times \text{Years of ATRF service}) + ((\$100,000 - \$69,180) \times 2\% \times \text{Years of ATRF service}) = \text{your annual pension benefit before tax}$

6. Benefit Booklets

Further information on benefit coverage is available on *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 your retirement plan are available from the ATRF on their website at:

<http://www.atrf.com/>

4. Details of your extended disability plan can be found on the ASEBP website at:

asebp.ca