



Superintendents

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%	Private accommodation
Out-of-province hospitalization	100%	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%	<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%	<ul style="list-style-type: none"> • \$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 \$1,000.00 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 \$1,000.00 per person in each calendar year
Health Spending Account (HSA) / Personal Spending Account (PSA)		<p>Max \$800 every year</p> <p>For expense eligibility visit: Insite → Career → Benefits & Pension Overview → Sun Life</p> <p>In the left margin are links to details about both spending accounts.</p> <p>Health Spending Account (HSA)</p> <p>Personal Spending Account (PSA)</p>

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	1.5 times your annual earnings for a spouse up to a maximum of \$50,000 without medical evidence or optional coverage up to \$100,000 with medical evidence. 10% of your annual earnings for a child (unmarried children covered from 14 days to age 21 or age 25 if full-time student)
Dependent accidental death and dismemberment	1.5 times your annual earnings for a spouse up to a maximum of \$50,000 without medical evidence or optional coverage up to \$100,000 with medical evidence. 10% of your annual earnings for a child (unmarried children covered from 14 days to age 21 or age 25 if full-time student)

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. Car Allowance

This position is eligible for an annual car allowance of \$8,000 to be paid each pay period.

5. 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
<p>If you are unable to work due to accident or illness, sick leave will pay you 100% of your regular salary.</p>	<p>Your Long Term Disability Plan provides coverage if you are unable to work due to an illness or injury.</p>
<p>Sick leave is accumulated at the rate of 2 days per complete month worked to a maximum of 260 days.</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>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
	<p>Sun Life is the insurance provider for your Long Term Disability Plan.</p>

6. Retirement Plan

All Superintendents 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).

6.1 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>There is no qualification period to be entitled to receive a pension at retirement. All contributions are vested from the first day of employment.</p>
<p>The maximum pensionable service you can accumulate is 35 years.</p>
<p>Effective January 1, 2022, active members who have less than two years of membership or pensionable service became immediately vested in LAPP. Anyone who joins the plan on or after January 1, 2022, is immediately vested as well.</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.

6.2 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.

7. Supplemental Retirement Plans

The Calgary Board of Education (CBE) provides a supplemental retirement plan in addition to the registered Local Authorities Pension Plan (LAPP) or Alberta Teachers Retirement Fund (ATRF).

The Supplementary Integrated Pension Plan (SiPP) and Supplementary Executive Retirement Program (SERP) provide for an enhanced defined benefit pension plan. Together, they grant a more liberal benefit beyond that authorized by the Canada Revenue Agency (CRA).

Supplementary Integrated Pension Plan (SiPP)
Effective January 1, 2004
A registered pension plan sponsored by the Alberta School Boards Association (ASBA). Subject to Canada Revenue Agency (CRA) limits.
<p>Tops up the regular pension plan from its formula of:</p> <ul style="list-style-type: none"> • 1.4% to the yearly maximum pensionable earnings (YMPE) and 2% thereafter • To a straight 2% plan for periods of service where the SiPP overlaps ATRF/LAPP, subject to the maximum dollar amount permitted by Canada Revenue Agency. <p>In effect, it adds an additional 0.6% below the YMPE.</p>

Supplementary Executive Retirement Program (SERP)
A non-registered pension plan sponsored by the Calgary Board of Education. Pension limits imposed by the CRA are waived.
Provides for an additional pension based on 2% of member earnings above the CRA maximum pension limits for periods of service overlapping with SiPP.

Example:

Highest average salary: \$250,000

20 years of ATRF / LAPP, SiPP and SERP pensionable service

Pension Plan	Benefit Calculation	Example	Annual Pension
ATRF / LAPP	Highest average salary: \$250,000		
	Capped highest average salary: \$187,963		
	Average YMPE (AYMPE): \$64,060		
	1.4% of capped highest average salary, up to YMPE	$1.4\% \times \$64,060 \times 20 = \$17,937$	
	2% of capped highest average salary in excess of YMPE	$2\% \times (\$187,963 - \$64,060) \times 20 = \$49,561$	
		$\$17,937 + \$49,561 = \$67,498$	
	Multiplied by member's early retirement factor	$\times 1.000$ (actual factor will vary by individual) = \$67,498	
	Multiplied by the conversion factor from the ATRF/LAPP normal form to a joint and survivor 66 2/3% form	$\times 0.900$ (actual factor will vary by individual) = $\$67,498 \times 0.9 = \$60,748$	\$60,748
SiPP <i>Registered</i>	2% of highest average salary	$2\% \times \$250,000 \times 20 = \$100,000$	
	Multiplied by the member's early retirement factor	$\times 1.000$ (actual factor will vary by individual) = \$100,000	
	Subject to the Income Tax Act maximum pension limit (Defined Benefit Limit x 20 years)	\$72,200 in 2023 for a member with 20 years of service	
	Less the amount provided by ATRF/LAPP	Minus \$60,748 = \$11,452	
			\$ 11,452
SERP <i>Non-registered</i>	2% of highest average salary	$2\% \times \$250,000 \times 20 = \$100,000$	
	multiplied by the member's early retirement factor	$\times 1.000$ (actual factor will vary by individual) = \$100,000	
	Less the amount provided by ATRF/LAPP and SiPP	Minus \$ 60,748 and \$ 11,452 = \$ 27,800	
			\$ 27,800
Total			\$100,000

8. Benefit Booklets

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

9. 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 retirement plan are available from the LAPP on their website at:

www.lapp.ca
4. Details on the ATRF plan can be found at:

atrf.com