



Benefits to fit your life

Highlights of your Plan

- * Core benefits and optional plans
- * Annual allocation of flexible benefits—choose among three options
- * Supplementary Health and Dental benefits may be coordinated with spousal or other employer groups plans for up to 100% coverage

Your Group Benefits

- * Life Insurance
- * Accidental Death and Dismemberment (AD&D)
- * Income Protection including Salary Continuance and Long Term Disability
- * Flexible Spending Account—select your benefits including:
 - > Supplementary Health (includes Out of Province/ Country Emergency Health)
 - > Dental
 - > Critical Illness
 - > Health Spending Account
 - > Personal Spending Account
 - > Group Savings
- * Pension Plan

Enrolment in the Plan

Regular employees in a position of 15 hours per week or greater, and employees occupying qualifying temporary part time or full time positions for a minimum of six months are eligible to participate in *Benefit*. Coverage begins on the first day of eligibility for Life, AD&D, Salary Continuance and LTD, and the first of the month following eligibility for all other benefits provided you are actively at work. You must permanently reside in Canada.

Life Insurance

Premiums are employee paid.

Basic Life Insurance: You can choose one, two or three times your basic annual salary to a maximum of \$1,000,000. Your participation in Basic Life is required at a minimum of 1X salary.

Optional Life Insurance: You can also choose to purchase additional life insurance in units of \$10,000 for yourself, your spouse and/or your dependent children. Employee and spouse maximum are each \$500,000; per child maximum is \$50,000. Medical evidence is required.

Accidental Death and Dismemberment (AD&D) Insurance

Premiums are employee paid.

AD&D: You can choose one, two or three times your basic annual salary to a maximum of \$1,000,000. The plan also includes a specified lump sum benefit for dismemberment or loss of use of limbs as detailed in the Loss Schedule. You are required to participate in Basic AD&D and your coverage must match your Basic Life Insurance selection.

Optional AD&D: You can choose to purchase additional AD&D insurance coverage in units of \$10,000 for yourself, your spouse and/or each dependent child. Employee and spouse maximums are each \$500,000; per child maximum is 50,000. The plan includes lump sum benefits payable for dismemberment or loss of use of limbs as detailed in the Loss Schedule.

Long Term Disability (LTD)

Premiums are employee paid. The benefit is non-taxable. The maximum monthly benefit is 15,000. For a total disability resulting in an absence beyond 16 consecutive weeks, LTD provides income protection at 60% of your regular monthly earnings. The benefit payable may be reduced by direct offset income such as Canada Pension Plan, Quebec Pension Plan, Workers' Compensation, other insurance coverage, or other specified compensation. LTD benefits may be paid until age 65 if you remain totally disabled. Modified return to work programs are available.

LTD COLA

Premiums are employee paid. This is Long Term Disability coverage with a provision for an annual cost of living adjustment to the benefit which may be purchased for a higher premium.

Salary Continuance

This 100% employer-paid benefit ensures income protection from the date an absence due to non-occupational illness or injury occurs to the end of the qualifying period for Long Term Disability. You receive 100% of your salary for a maximum of 16 weeks of leave per calendar year. Under a reinstatement provision subsequent weeks in the same calendar year for unrelated illness or injury are paid at 80%. Part-time employees receive benefits based on their regular schedule. There is no monthly maximum. 100% of benefits are replenished each calendar year.

Flexible Spending Account

Your employer provides you with flex credits valued at 6.25% of your basic salary (minimum \$4,500/maximum \$10,000) annually (prorated to FTE). You may use your available credits to select your choices from the following plans. Participation in the Supplementary Health and/or Dental plans is optional. When you allocate credits, the premium amount is determined by the option selected and is paid for with Flex Credits. You may choose either Single or Family coverage and you may coordinate your benefits with a spousal or other employer health or dental plan. Movement among Safeguard, Preventative and Protective Levels is restricted to one level per benefit year.

Supplementary Health

All options include travel emergency coverage for 30 days, \$2,000,000 per incident and usual and customary ambulance fees. You may opt out of coverage or choose one of:

Safeguard Plan

Prescriptions and medical durables—50%

Preventative Plan

Prescriptions 80%; Dispensing fee \$8; Paramedical (Physiotherapist, etc.) maximum \$800 per year combined; Psychologist, social worker maximum \$800 per calendar year; Eye exam every 24 consecutive months; other specified services 100%.

Protective Plan

Prescriptions 90%; Paramedical (Physiotherapist, etc.) maximum \$1,000 per year combined; Psychologist, social worker maximum \$1,000 per calendar year; \$250 Vision per 12 consecutive months including eye exam; other specified services 100%.

Dental

All Dental options cover usual and customary expenses with no deductible; 12 month adult/6 month child recall appointment; 4 units per 12 months Basic with additional 4 units per 12 months Extensive periodontic scaling. You may opt out of coverage or choose one of:

Safeguard Plan

Basic 50%; Extensive 50%. The combined basic/extensive maximum is \$1,000 per calendar year.

Preventative Plan

Basic 80%; Extensive 50%; combined basic/extensive maximum is \$2,000 per year. Orthodontics (**age restrictions apply**) 50% with \$2,000 lifetime maximum

Protective Plan

Basic 90%; Extensive 60%; combined basic/extensive is \$3,000 per calendar year. Orthodontics 60% with \$3,000 lifetime maximum.

Optional Critical Illness

Provides a lump sum payment if you or your covered spouse is diagnosed with, and survives, a specific critical illness. Upon initial enrolment you may elect to have up to \$30,000 of coverage without medical evidence. Additional coverage in units of \$10,000 to a maximum of \$500,000 per individual may be obtained with evidence of insurability. Rules apply for pre-existing conditions.

After you have made your selections among the Supplementary Health, Dental and Optional Critical Illness plans, remaining credits can be allocated to one or more of the three following options:

Health Spending is non-taxable; health related eligible expenses adhere to Canada Revenue Agency guidelines

Personal Spending is taxable and can be used to support wellness, professional development and family care

Group Savings Plan helps you set aside additional retirement funds in a Registered Retirement Savings Plan or Tax Free Savings Account for you and/or or your spouse.

Local Authorities Pension Plan (LAPP)

LAPP provides a pension based on your salary, service and age. The cost of the plan is shared between you and AHS. For more information visit www.lapp.ca and select the Member page.

If you are in one or more regular positions, participation is based on all of your positions and is:

- * *Mandatory* when you are regularly scheduled to work an average of 30 hours per week or more over a complete shift cycle, with no foreseen end to employment.
- * *Optional* when you are regularly scheduled to work an average of 14 hours per week but less than an average of 30 hours per week over a complete shift cycle, with no foreseen end to employment; or in a temporary position with a predetermined end date of six months or greater and regularly scheduled to work an average of 30 hours per week or more over a complete shift cycle.

You may enroll anytime after becoming eligible. Once enrolled, unless you become ineligible, you must remain enrolled in the pension plan.

Voluntary Group RRSP and/or TFSA

If you wish, you may deposit a percentage of your salary into an RRSP and/or TFSA account through payroll deduction. These plans are 100% employee paid and participation is optional. You must enroll in the plans for contributions to begin.

This is a quick reference guide to the Alberta Health Services Benefit Plan for the Non-Union Exempt Employee group.

If there is a question of interpretation between this summary and the official plan documents,

the terms of the formal policies and official plan documents shall prevail.

Selecting your options in *Benefit*

Core Plans
(Life, AD&D, LTD)
Employee pays via payroll deduction

Core Options
(Life, AD&D, LTD COLA)
Employee pays via payroll deduction



Salary Continuance
Employer paid

Flex Credits
Percentage of salary with minimum and maximum
Employer paid
Allocate credits toward one or more flex accounts

