

your

employee
benefits
program

Group benefits information for
Government of Alberta employees
who are members of the Alberta Union
of Provincial Employees (AUPE).

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about



our benefits program...

The benefits program for members of the Alberta Union of Provincial Employees includes the following group benefit plans.

■ **Health Benefit Plans**

- Alberta Health Care Insurance
- Extended Medical Benefits Plan

■ **Dental Plan**

■ **Long Term Disability (LTD) Plan**

■ **Group Life Insurance Plan**

- Basic Group Life Insurance
- Accidental Death and Dismemberment (Accident Insurance)
- Dependents' Life Insurance
- Retired Employees' Life Insurance

Your benefits program is an important part of your total compensation as a government employee. It provides security for you and your family and contributes to your quality of life.

This information kit will help you understand your coverage and how your benefits program works.

The booklet you are reading now provides an **at a glance** look at all the plans in your

About Your Benefits Program

benefits program. It includes information on your eligibility, the classes of coverage you can select, and who qualifies as an eligible dependent. It also explains how you enrol for benefits coverage, effective dates and termination dates, how to change your coverage, and how costs are shared between you and your employer.

The other booklets in this kit provide details about each of your benefits plans. Contact information and current premium rates are included on insert sheets. When this information is updated, you will be provided with replacement pages to keep your kit up-to-date.

benefits



Summary

Health Benefit Plans

■ Alberta Health Care Insurance

PARTICIPATION: compulsory unless you have Alberta Health Care coverage under another group plan

CLASS OF COVERAGE: single or family

COVERAGE EFFECTIVE: upon commencement

MONTHLY PREMIUM: Employer pays 50%.
Employee pays 50%.

■ Extended Medical Benefits Plan

PARTICIPATION: optional

CLASS OF COVERAGE: single or family

COVERAGE: up to 80% of the cost of approved prescription drugs

the cost of hospital accommodation, medical services, equipment, and supplies, within plan limits

COVERAGE EFFECTIVE: upon commencement

MONTHLY PREMIUM: Employer pays 50%.
Employee pays 50%.

Dental Plan

PARTICIPATION:	compulsory
CLASS OF COVERAGE:	single or family
COVERAGE:	up to 80% of the cost of basic dental services up to 50% of the cost of orthodontics and major dental services
COVERAGE EFFECTIVE:	after 12 calendar months of continuous employment (Your coverage takes effect on the first day of the month after you have completed this waiting period.)
MONTHLY PREMIUM:	Employer pays 100%.

Long Term Disability (LTD) Plan

PARTICIPATION:	compulsory
COVERAGE:	up to 70% of your pre-disability salary, to a maximum of \$4,000 per month
COVERAGE EFFECTIVE:	PERMANENT EMPLOYEES: after 3 months of continuous employment, during which you cannot have missed any days of work due to general illness TEMPORARY EMPLOYEES: after 12 months of continuous employment
MONTHLY PREMIUM:	Employer pays 50%. Employee pays 50%.

Group Life Insurance Plan

■ Basic Group Life Insurance

PARTICIPATION: compulsory

COVERAGE: based on a **principal sum** equivalent to 1 or 2.5 times your salary

MINIMUM COVERAGE:
1 times your annual salary

MAXIMUM COVERAGE:
2.5 times your salary, up to \$200,000

COVERAGE EFFECTIVE: upon commencement

MONTHLY PREMIUM: Employer pays $\frac{2}{3}$.
Employee pays $\frac{1}{3}$.

■ Accident Insurance

PARTICIPATION: compulsory

COVERAGE: The amount of the benefit is related to your **principal sum** (1 or 2.5 times your annual salary) and depends on the severity of the accident or injury.

COVERAGE EFFECTIVE: upon commencement

MONTHLY PREMIUM: Employer pays $\frac{2}{3}$.
Employee pays $\frac{1}{3}$.

■ Dependents' Life Insurance

PARTICIPATION: optional

COVERAGE: \$7,000 on the life of your spouse or benefit partner;
\$4,000 for each of your dependent children

COVERAGE EFFECTIVE: upon commencement or within 31 days of gaining a spouse or benefit partner or a dependent child

MONTHLY PREMIUM: Employee pays 100%. A single, flat-rate premium provides life insurance coverage for both your spouse or benefit partner and your children.

■ Retired Employees' Life Insurance

PARTICIPATION: retired employees only

COVERAGE: \$4,000 payable to your beneficiary or estate

COVERAGE EFFECTIVE: automatic, upon retirement

MONTHLY PREMIUM: Funded through premiums collected under the Basic Group Life Insurance plan.

Eligibility

AUPE members who hold full-time or part-time, permanent or temporary, **salaried positions** are eligible for the full range of group benefit plans.

For most of these plans, you are eligible for coverage as soon as you begin your job with the Government of Alberta. For the Dental Plan and the Long Term Disability Plan, you must complete an eligibility period before your coverage takes effect.

Your spouse and dependent children are eligible for coverage under the Health Benefit Plans and the Dental Plan as soon as *you* become eligible. They are also eligible for coverage under the optional Dependents' Life Insurance plan.

Eligible Dependents

Spouse

A person of the opposite sex:

- to whom you are legally married; and
- who is under age 70 (health benefit plans only).

Benefit Partner

A person with whom you are currently cohabitating:

- who is not related by blood or adoption and has been in an adult interdependent relationship with you for a continuous period of at least 24 months and you have declared in writing to be a benefit partner; or

Eligibility

- who is not related by blood or adoption and has been in an adult interdependent relationship with you for a continuous period of at least 36 months; or
- who has entered into an adult interdependent partner agreement with you under the *Adult Interdependent Relationships Act*; or
- who is in an adult interdependent relationship with you and there is a child of the relationship by birth or adoption; and
- who is under age 70.

Note: Only one adult relationship (spouse or benefit partner) is recognized for benefits coverage.

Dependent Child

Your unmarried child or unmarried child of your spouse or benefit partner, who is:

- under age 21; or
- under age 25 and a full-time student at an accredited educational institute, college or university; or
- any age, incapable of self-sustaining employment because of a disability and is wholly or substantially dependent on you for financial support and maintenance.

The unmarried child of your benefit partner becomes eligible for health benefits coverage at the same time your benefit partner is eligible.

Guardian Child

is an unmarried dependent child who is:

- under age 21 and a person for whom you are the legal guardian; or
- under age 25 and a full-time student at an accredited educational institute, college or university, provided that you were appointed legal guardian prior to the child's 21st birthday, or
- of any age, incapable of self-sustaining employment because of a disability, is wholly or

Eligibility

substantially dependent on you for financial support and maintenance, and for whom you are the court-appointed legal guardian.

Legal Guardian means:

- a guardian appointed by court order; or
- a guardian appointed by the will of a deceased parent of the child; or
- a person who has on-going custody of the child with the consent of the child's parent(s).

Classes of Coverage

You may choose either **single** or **family** coverage for:

- Alberta Health Care Insurance;
- the Extended Medical Benefits Plan; and the
- Dental Plan.

The following coverage rules apply to the Dental Plan and the Extended Medical Benefits Plan.

- Under the single class, only you are covered.
- Under the family class, coverage is provided for you and your eligible dependents.

Different coverage rules may apply to the Alberta Health Care Insurance plan. For information, please contact the human resources office that serves your ministry.

Enrolment

To activate your benefits coverage, you will need to complete and submit an **enrolment form** at the time of your commencement. You will be asked to select your class of coverage for the health and dental plans. If you choose family coverage, you will need to enrol your eligible dependents as well.

If your dependents change after you have enrolled in the benefits program, it is your responsibility to advise the human resources office that serves your ministry.

Coverage Effective Dates

Health Benefit Plans

For information about coverage effective dates for your **Alberta Health Care Insurance**, please contact the human resources office that serves your ministry.

For your **Extended Medical Benefits Plan**, the following effective dates apply if you enrol within 31 days of beginning your job with the Government of Alberta or losing your coverage under another plan.

- **If you apply on the first day of the month**, your coverage becomes effective on the day you apply.
- **If you apply on any other day of the month**, your coverage becomes effective on the first day of the following month.

If you do not enrol in the optional Extended Medical Benefits Plan at the time of your commencement, there is a three-month waiting period before your coverage takes effect. For details, please see the booklet called *Health Benefit Plans*.

Dental Plan

Your coverage becomes effective on the first day of the month following 12 calendar months of continuous employment. For example, if you start your job on January 6, your dental plan takes effect on February 1 of the following calendar year.

Long Term Disability Plan

Your coverage becomes effective after you have completed an eligibility period.

- If you are a **permanent employee**, you are covered after 3 months of continuous employment. You cannot have missed any days of work due to general illness during this period.

Coverage Effective Dates

- If you are a **temporary employee**, you are covered after 12 months of continuous employment.

Group Life Insurance Plan

Your coverage for **Basic Group Life Insurance** and **Accident Insurance** commences on your first day of active work. Your coverage for **Dependents' Life Insurance**, which is optional, becomes effective when you enrol in this plan. Your coverage for **Retired Employees' Life Insurance** begins when you retire, assuming you are eligible for this benefit. For details, please see the booklet called *Group Life Insurance Plan*.

Changing Your Coverage

You may change the level or class of your benefits coverage when you experience a life event by submitting the appropriate form to the human resources office that serves your ministry. In some cases, you may need to submit additional documents as well.

Details about how to change your coverage are outlined in the individual booklets in your benefits information kit.

A Life Event occurs on:

- marriage or meeting the requirements for a benefit partner;
- divorce or death of a spouse, or loss of a benefit partner;
- birth, adoption or guardianship of a first child;
- change in your child's eligibility;
- dependent child's loss of coverage under the other parent's benefits plans; or
- loss of coverage under spouse's or benefit partner's plan.

Continuing your coverage if you are absent from work

Leave with Pay

Your benefits coverage continues if you are absent from work on a leave with pay. Premiums continue to be paid by you and your employer, as before.

Leave without Pay

Your benefits coverage continues during a leave without pay, but you must make arrangements to pay your share of monthly premiums while you are away. Your employer continues to contribute a share, as before.

Termination of Coverage

Your coverage under the **Health Benefit Plans** and the **Group Life Insurance Plan** stops on the last day of the calendar month in which:

- you leave the employ of the Government of Alberta;
- you turn 70; or
- you transfer to a position that is not included in the bargaining unit;

whichever comes first.

Your coverage under the group **Dental Plan** ends:

- at midnight on your last day of employment;
- when you turn 70; or
- when you transfer to a position that is not included in the bargaining unit;

whichever comes first.

Your coverage under the **Long Term Disability Plan** ends:

- on your last day of employment;

- when you turn 65; or
 - when you transfer to a position that is not included in the bargaining unit;
- whichever comes first.

Cost-Sharing

In most cases, the cost of your group benefit plans is shared by you and your employer (the Government of Alberta). The appropriate premiums are deducted from your pay at the end of each month.

For Dependents' Life Insurance, which is optional, you pay the full cost of the monthly premium. For your Dental Plan, your employer pays the full premium cost.

Coordination of Benefits

If your spouse or benefit partner has coverage under a medical or dental plan, it may be possible for you to pool your benefits so that 100% of your costs are covered. Details about how to coordinate your coverage with your spouse's or benefit partner's are outlined in the booklets describing the Dental Plan and the Extended Medical Benefits Plan. (The latter is discussed in the booklet called *Health Benefit Plans*.)

Benefit Year

Under your Extended Medical Benefits Plan and Dental Plan, there are limits to the benefits you can claim in a given benefit year. For the purposes of these plans, the benefit year is July 1 through June 30 of the following year.

For more information...

If you have any questions or need more information about the benefits program for members of the Alberta Union of Provincial Employees bargaining unit, please contact the human resources office that serves your ministry.

If you have questions about a specific claim, please contact the appropriate insurance company or service provider directly.

Addresses and phone numbers are included in the **contacts** insert in your benefits information kit.

The information provided here is a summary of the benefits program. If there is any discrepancy between this information and the plan policies and governing documents, the terms of the latter take precedence.

