Health Sciences Association of Alberta (HSAA) Paramedical Technical and Professional Employees

Make the most of your benefits

This is a quick reference guide to the Covenant Health Benefit Plan for Paramedical Technical and Professional Employees of Health Sciences Association of Alberta. A detailed description of the benefit plan can be viewed by employees at www.compassionnet.ca.

The Covenant Health Paramedical Technical and Professional Employees of HSAA Benefit Plan offers core coverage as well as a Flexible Spending Account. Employer-provided credits in the Flexible Spending Account are allocated at initial eligibility and annually in January. Alberta Blue Cross is available to assist employees at 1-800-661-6995.

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.
Core benefits and core options

Life Insurance
Benefit Provider: Sun Life Financial
Maximum $500,000 for Basic Life and Optional Life combined. Premiums paid via payroll deduction.

Basic Life Insurance
- Coverage is mandatory
- Basic coverage is 1X your annual basic salary
- 75% employer paid premiums
- Employee coverage up to age 80

Optional Life Insurance
- Coverage is optional
- Optional Life coverage is 1X your annual basic salary
- 75% employer paid premiums
- Employee coverage up to age 80

Voluntary Employee and Spousal Life
- Coverage is optional
- 100% employee paid premiums
- You may select the amount of coverage in units of $10,000 to a maximum of $200,000
- Employee and spousal coverage up to age 70

Voluntary Dependant Life
- Coverage is optional
- 100% employee paid premiums
- Spouse $10,000
- Each eligible child $5,000
- Spousal coverage up to age 70
- Dependant children covered until they turn 21 or, if they are a full-time student, until they turn 25

Accidental Death and Dismemberment (AD&D) Insurance
Benefit Provider: Industrial Alliance, Special Markets Solutions
Maximum of $500,000 for Basic AD&D and Optional AD&D combined. Premiums paid via payroll deduction.

Basic AD&D Insurance
- Coverage is mandatory
- Basic AD&D is 1X your annual basic salary
- 75% employer paid premiums
- Employee coverage up to age 80

Optional AD&D Insurance
- Coverage is optional
- Optional AD&D is 1X your annual basic salary
- 75% employer paid premiums
- If Optional Life insurance is selected, additional Optional AD&D insurance must be selected as well.
- Employee coverage up to age 80

Voluntary AD&D Insurance
- Coverage is optional
- 100% employee paid premiums
- You may select coverage in units of $10,000 to a maximum of $350,000
- If you choose the family plan, your spouse is insured at 50% of your coverage if there are no dependant children or 40% if there are dependant children
- Each dependant child will be insured for 10% of your benefit if you have a spouse or 15% if you do not
- Dependant children covered until they turn 21 or, if they are a full-time student, until they turn 25

Disability coverage
Benefit Provider: Sun Life Financial
Coverage is mandatory. Premiums paid via payroll deduction.

Short Term Disability (STD)
- 75% employer paid premiums
- 66 2/3% of your regular salary payable after the expiration of sick leave for a maximum of 24 weeks from the date of disability
- If you have enough sick leave credits to satisfy the LTD elimination period, STD will not be initiated—you will go directly to an LTD claim upon approval from insurer
- The benefit is taxable when received

Long Term Disability (LTD)
- 75% employer paid premiums
- 66 2/3% of your regular salary payable after 24 weeks of disability
- LTD benefits continue after 24 months only if you are deemed totally disabled by the insurer
- The benefit is taxable when received
- Employee coverage up to age 65

Pension Plan
Local Authorities Pension Plan (LAPP)
The Local Authorities Pension Plan is a defined benefit pension plan designed for employees of the provincial health system, school boards, colleges and technical institutes in Alberta.

- Participation in the plan is mandatory for regular full-time or regular part-time employees working 30 or more hours per week
- Participation in the plan is optional as a regular part-time employee working 14 to 29 hours per week and a temporary employee working 30 hours or more with a pre-determined end date of one year or greater
- Employee and employer paid
- Contribution rates are reviewed each year and are set by the LAPP Board
- Additional LAPP information is available on the LAPP web site at www.lapp.ca

Additional optional benefits
Participation is optional.

Group RRSP (RBC)
- 100% employee paid
- Payroll contributions available for immediate tax savings
- Invest in a choice of funds or GIC terms
- No employer matching contributions
- If you wish to contribute to an RRSP, you must open an account through RBC at 1-888-769-2566

Supplementary Health
Benefit Provider: Alberta Blue Cross
Coverage is mandatory unless you are covered under another group plan. Employees may view coverage levels, exclusions and premium rates in detail on CompassionNET.

- 75% employer paid premiums
- Benefit year: April 1 to March 31
- Reasonable and customary charges, no deductible
- Premiums paid via payroll deduction
Coverage is mandatory unless you are covered under another group plan. Employees may view coverage levels, exclusions and premium rates in detail on CompassionNET.

- 75% employer paid premiums
- Benefit year: April 1 to March 31
- Current Alberta Blue Cross Dental Schedule
- Premiums paid via payroll deduction

**Basic dental services**

- 80%, no maximum
- Recall exams—one per 12 months for adults and once per six months for children under age 19
- Bitewing X-rays and polishing—one every six months for adults or children
- Fluoride treatments every six months for dependant children under age 19
- Preventative and restorative services, surgical procedures, endodontics, denture services
- Periodontics—scaling and root planning—10 units per person in a 12-month period

**Extensive dental services**

- 50%, maximum $3,000 per person per benefit year
- Crowns, bridges, veneers, posts and cores, bridge repairs
- Complete and partial dentures, rebasing and relines, denture repairs

**Orthodontic services**

- 50%, maximum of $3,00 per person per lifetime
- Orthodontic examination, cephalograms, facial and intraoral photographs, diagnostic models, consultation and case presentation
- Habit-breaking appliances

**Coordination of Benefits**

Coordination of Benefits is a process whereby individuals, couples or families with more than one benefit plan may combine their benefits coverage. This allows you to have coverage up to 100% of the eligible dollar amount. Coordination of Benefits is standard practice among benefit carriers in Canada.

**Flexible Spending Account (FSA)**

This 100% employer-paid plan provides you with flex credits annually to allocate among your choice of Health Spending, Personal Spending, and Group Registered Retirement Savings Plan (RRSP). The benefit year is January 1 to December 31. Every January 1, eligible employees are provided with new credits, which are deposited into their FSA per the collective agreement. Prorated credits, based on the number of full months remaining in the calendar year, will be applied for new employees commencing employment after January 1.

**GROUP RRSP**

FLEX CREDITS

$1,250 for each eligible employee plus $1,500 prorated on the FTE as of the previous November 1st.  

**Health Spending FSA**

Non-taxable health spending account for health-related expenses.

**Personal Spending FSA**

Taxable spending account for items related to your wellness, professional development and family care expenses.
General benefit plan provisions

Waiting period

- Health, Dental and Flexible Spending Account coverage commences on the first day of the month following the date of hire or on becoming benefit eligible.
- Life and Disability coverage becomes effective three months from the date of hire or on becoming benefit eligible.

Enrolment

You have 31 days from your benefits eligibility date to enrol in the benefit plan. If you do not enrol, your coverage will automatically default to the following:

- Supplementary Health and Dental
- Health Spending Account
- Basic Life, and Basic Accidental Death & Dismemberment
- Short Term and Long Term Disability

Eligibility

- Regular full-time or part-time employees regularly scheduled to work at least 15 hours per week on average are eligible to join the plan.
- Temporary employees regularly scheduled to work at least 15 hours per week on average for a minimum of six months are eligible for most benefits.
- You must normally reside in Canada

Costs

Employees may view employer and employee paid premiums on CompassionNET

Eligible dependants

Eligible dependants are your spouse and dependant children, living in Canada.

Spouse: To qualify under the benefit plan, a spouse is a person who is legally married to the employee, or who is not legally married to the employee but has continuously resided with the employee for not less than 12 consecutive months and is represented as common-law.

Dependant children: Your natural, adopted or stepchild; or a natural, adopted or stepchild of your spouse who is in your care and control; or your legally appointed ward. The child must be unmarried; under age 21, not working more than 30 hours per week; less than 21; or, if 21 but less than 25, they must be attending an accredited educational institution, college or university on a full-time basis (a minimum of three courses or 15 hours per week); or over age 21 but dependent on you due to a physical or mental disability and became totally disabled prior to attaining age 21, and who have been continuously disabled since that time. Unmarried and unemployed children who became totally disabled while attending an accredited education institution, college or university on a full-time basis prior to their attaining age 25 and have been continuously so disabled since that time shall also qualify as a dependant child.

Changes and life events

Following initial enrolment, if you wish to enrol in an optional plan or change your coverage under Supplementary Health or Dental, certain conditions or restrictions may apply. Life events that enable changes to Supplementary Health and Dental coverage may include:

Your spouse lost his or her coverage; addition or removal of a legal or common-law spouse; death of a spouse or dependant or addition of a child.

Your application for benefits changes is required within 31 days of a new life event.

Survivor Benefit

In the event of a plan member’s death, Alberta Blue Cross will continue Extended Health Benefits and Dental Benefits for the surviving dependants commencing the first day of the month following death and will be effective for a period not exceeding 90 days.

CONTACT

Health, Dental or Flexible Spending Accounts

Alberta Blue Cross Customer Services
1-800-661-6995 (toll free)
Monday to Friday, 8:30 a.m. to 5 p.m.
www.ab.bluecross.ca

All benefits
The HR Contact Centre
1-877-511-4455
or email hrcontactcentre@covenanthealth.ca

Group RRSP
RBC
1-888-769-2566 (toll free)

Local Authorities Pension Plan (LAPP)
Phone: 1-877-649-5277
www.lapp.ca