



# Administrative, Professional, Technical (APT) employee benefit program

As an Administrative, Professional, Technical (APT) employee of SAIT, you have a comprehensive program of benefits available to you and your family.

This information sheet provides an overview of the benefits available. Find out more at [SaitNow.ca](http://SaitNow.ca) under the Benefits tab.

The benefit year runs from July 1st to June 30th.

## Extended Health Care

The policy is administered by Manulife. The policy covers (but is not limited to) the following:

### Prescription Drugs

- Pay direct drug card.
- 80% of the drugs legally requiring a prescription. The maximum amount for any covered expense is the price of the lowest cost generic equivalent product that can legally be used to fill the prescription, as listed in the Provincial Drug Benefit Formulary.
- 80% of needles, syringes and chemical diagnostic aids for the treatment of diabetes.
- \$500 lifetime maximum for anti-smoking drugs.
- Dispensing fee maximum is \$5.00 per prescription.

### Vision Care – Prescription Glasses

- \$250 per 12 months for persons under age 18.
- \$250 per 24 months for persons age 18 and over.
- Contact Lenses (where medically necessary): \$200 per lifetime.

### Out-of-Province Emergency and Travel Assistance Benefit

\$5,000,000 lifetime maximum per person for eligible expenses incurred due to emergency treatment of illness or injury during the first 60 days of travelling on vacation or business outside the province.

### Hospital Charges

100% of reasonable and customary charges for hospital room and board up to the difference between the charges for a public ward and private accommodation.

- Ambulance services – ground or air transportation.
- Nursing care \$500 per benefit year.

## Supplementary Health Care

- Combined services of a physiotherapist or athletic therapy \$500 per benefit year.
- Combined services of a chiropractor, osteopath, podiatrist/chiroprapist, massage therapist, naturopath, speech therapist, acupuncturist and audiologist \$750 per benefit year.
- Orthotics – as prescribed by a physician or podiatrist \$500 every 24 months.
- Combined services of a psychologist, social worker, clinical counsellor, marriage and family therapist, psychoanalyst and psychotherapist \$500 per benefit year.
- Hearing aids \$500 every five years.
- Dental treatment required for the treatment of accidental injuries to natural teeth or jaw.
- Other miscellaneous expenses as prescribed by a physician – contact Manulife for further information.

Cost: SAIT pays 100%.

## Flexible Spending Accounts

\$650 annually (prorated monthly based on commencement date) towards your choice of either Flexible Spending Account.

The Health Care Spending Account provides reimbursement for eligible

- medical related expenses determined by Canada Revenue Agency; or
- The Taxable Spending Account provides taxable reimbursement for health and wellness related claims such as gym fees, workout gear, or camping fees.

Administered by Manulife. Cost: SAIT pays 100%.

## Dental Plan

90% of basic services and 50% of major services to a combined maximum of \$2,000 per person per benefit year. 50% of orthodontic services to a lifetime maximum of \$2,000 per person. Excludes replacement of tooth that was missing prior to start of coverage.

Administered by Manulife. Cost: SAIT pays 100%.

Updated July 2021



## Illness and Disability Benefits

### Casual Sick Leave Plan

For illness and injury up to three consecutive days: 10 days per calendar year at 100% salary.

Cost: SAIT pays 100%.

### General Sick Leave Plan

For non-occupational illness or injury more than three consecutive days up to 80 working days.

Cost: SAIT pays specified rates of pay (100% and 70% of normal salary).

### Long Term Disability Plan

For illness and disability longer than 80 days a benefit of 66.67% of gross pre-disability salary will be paid non-taxable to you to a maximum of \$11,000 per month.

Cost: Employee pays 100% of the premium.

### Optional Critical Illness Insurance

New salaried employees, if applied for within 60 days of hire, are eligible for \$25,000 or \$50,000 of coverage without evidence of insurability for employee and spouse, or \$5,000 or \$10,000 for a child. Children under the age of 21 (or 24 if enrolled in full-time at post-secondary school) are eligible as long as the employee is applying for coverage.

Optional critical illness coverage also available up to a maximum of \$300,000 for employee and/or spouse. by providing evidence of insurability (medical questionnaire). You may also be eligible to purchase coverage up to a maximum of \$10,000 for children under the age of 21 if you're purchasing coverage for yourself.

Cost: Employee pays 100% of premium.

## Accident and Death Benefits

### Accidental Death and Dismemberment Insurance

Automatic coverage - Industrial Alliance provides accidental death, dismemberment and travel accident insurance. Coverage is equal to the value of basic life insurance.

Cost: SAIT pays 100% of premium.

### Basic Life Insurance

Automatic Coverage - equal to two times salary at death and offers conversion privilege on termination of employment.

Cost: SAIT pays 100% of premium.

### Dependant Life Insurance

Automatic coverage (where applicable) providing \$5,000 for a spouse; \$2,000 each dependant child. Also may apply within 31 days of acquiring a new dependant (getting married or having a new baby).

Cost: Employee pays 100% of premium - \$1.24/month, regardless of how many dependants you have.

### Optional Group Life Insurance

New salaried employees, if applied for within 31 days of hire, are eligible for \$20,000 of coverage without evidence of insurability.

Also available, Optional Life Coverage up to a maximum of \$250,000 for employee and/or spouse. Evidence of insurability is required (medical questionnaire).

Cost: Employee pays 100% of premium.

## Pension Benefits

**Local Authorities Pension Plan (LAPP):** provides a pension benefit upon retirement, death, or termination. Contribution rates are a percentage of pensionable salary with SAIT paying 1% more than the employee (two year vesting period is applicable). LAPP is mandatory for all permanent employees and optional for temporary employees. Administered by Alberta Pensions Services Corporation.

[lapp.ca/members](http://lapp.ca/members)

**Defined Contribution Pension Plan (DCPP)** administered through Group Retirement Services at Canada Life: provides a pension benefit upon retirement, death or termination. Contribution rates are a percentage of pensionable salary with SAIT matching the employee (vesting is immediate). The Canada Life DC plan is optional for temporary employees. Permanent employees cannot join this plan.

[grsaccess.com](http://grsaccess.com)

## Group Savings Plan

SAIT offers a hassle-free way to set aside money by taking deductions directly from your pay cheque. The registered retirement savings plan (RRSP) and tax-free savings account (TFSA) are convenient and flexible. These plans are administered by Canada Life. SAIT's investment management fees are lower and cater to your personal investment style. Employee contributions are pooled, which offers more buying power. Should you choose to become a member of one of our group plans, you can consolidate (transfer over) your RRSP or TFSA funds from accounts at other financial institutions to maximize your savings and investments.

## Government Plans

### Workers' Compensation

Covers occupational illness and injuries. Cost: SAIT pays 100% of the premium.

### Canada Pension Plan (CPP)

Provides retirement, death and disability benefits.

### Employment Insurance

Service Canada administers this plan which covers Employment Insurance benefits up to the Maximum Insurable Earnings.

Cost: Employee pays 1.58% of salary.

SAIT pays 1.166 times the employee contribution. [servicecanada.gc.ca](http://servicecanada.gc.ca)

## Other Benefits

- Vacation - accrual at 1.67 days/month (4 weeks after one year worked). You will also receive an additional 3 days after 3 years of service, and an additional day for each year of service completed after. Maximum of 30 days upon reaching 10 years of service.
- Free Campus Centre membership for employees
- Group Insurance rates for auto and home insurance
- Generous professional development perks
- Lunch and Learn sessions
- Christmas Leave — work days between Christmas and New Year
- Special Leave — up to 10 days per calendar year
- Flex Days - 12 days per calendar year

## For more information

T 403.284.8633

F 403.284.7223

[employee.questions@sait.ca](mailto:employee.questions@sait.ca)

[sait.ca](http://sait.ca)

