INTRODUCTION
University of Alberta Support Staff members who retire and start receiving a pension before age 65 may be eligible for benefits under the Support Staff Bridge Benefit Program. This program provides a level of benefit coverage for you and your eligible dependants from retirement until the end of the month in which you turn age 65.

To be eligible for this program, at the time you retire you must:
• be a full-time, continuing operating funded support staff
• be at least age 55
• have at least 20 years of University of Alberta pensionable service

You must submit a copy of your pension payment confirmation letter within 90 days of your retirement for continued coverage.

Your coverage under the Support Staff Bridge Benefit Program is not identical to the coverage you have under your employee plan before you retire. This program is a Board/NASA negotiated benefit that is fully paid by the employer and includes supplementary health care, dental care, basic life insurance and the employee and family assistance program (EFAP). You also have the option to continue any optional life and voluntary accident coverage for yourself or your dependants that was in effect just before you retired. You pay the cost for the optional plans.

Your claims history and dependant information will automatically transfer and apply to your coverage under this plan. Please contact HR if you need to make any changes to your eligible spouse and/or dependant child information.

Supplementary Health Care
Supplementary Health Care provides coverage for a wide range of medical expenses that are not covered by provincial health care.

| Prescription Drugs | • 80% coverage on a least cost alternative price basis  
|                    | • dispensing fee maximum of $6.40 per prescription |
| Hospital           | • 100% coverage of the cost difference between a ward and a semi-private or private hospital room |
| Paramedical Services | • 80% coverage of reasonable and customary charges, to a maximum of $1,000 per specialty, for acupuncturist, chiropractor, massage therapist, naturopath, podiatrist/chiropodist, physiotherapist and speech therapist |
| Vision Care        | • 80% coverage, up to $240 every 24 months (July 1 to June 30) |
| Medical Services and Equipment | • 100% coverage for ground and air ambulance  
|                          | • 80% coverage for services such as custom-made orthopaedic shoes or inserts prescribed by a doctor, podiatrist or chiropodist (up to $400 per year) and hearing aids (up to $1,600 per ear every five years) |
| Out of Canada Emergency Travel | • provides coverage for emergency medical expenses incurred while travelling outside Canada on trips of up to 180 days, up to a lifetime maximum of $500,000 per person  
|                          | • a medical emergency is an acute illness or accidental injury that requires immediate medical treatment prescribed by a doctor  
|                          | • this coverage does not include continuing services after the emergency ends, services provided after you are deemed able to return home, or trips that are taken in order to obtain medical services  
|                          | • at the time of an emergency, you must contact Europ Assistance at the 24 hour operations center number listed on the Sun Life travel card  
|                          | • a personalized travel card can be obtained from Sun Life plan member services at www.sunlife.ca/member |

Dental Care
Dental care provides coverage based on the Sun Life dental fee guide for a wide range of dental expenses.

| Basic Services | • 80% coverage for services such as exams, X-rays, cleanings, fillings, root canals, periodontics, oral surgery and denture repairs |
| Major Services | • 50% coverage for services such as inlays, onlays, crowns, veneers, dentures and fixed bridges |

The supplementary health care and dental care plan benefits are subject to various coverage maximums and limitations and other restrictions that may not be included here. More detailed information is available in the Support Staff Bridge Benefit Program booklet or from the Sun Life Customer Care Centre at 1-800-361-6212.
Making Health and Dental Claims

Claims for health care and dental care must be submitted no later than 90 days after the end of the calendar year in which the expense was incurred.

Claim forms are available online at:

- Sun Life Plan Member Services: [www.sunlife.ca/member](http://www.sunlife.ca/member)
- University Benefit Administrator: [www.hrs.ualberta.ca/Forms](http://www.hrs.ualberta.ca/Forms)

If you or your spouse/partner has coverage under another plan, you each submit claims to your own plan first. Any expenses that are not paid from your own plan can then be submitted to the other plan. If the claim is for a child, submit the claim first to the plan of the parent whose birthday occurs first in the calendar year.

If your spouse/partner has coverage under the Alberta Seniors Plan, submit all claims to that plan first. Any expenses that remain outstanding can then be submitted to this plan.

Life Insurance

Under this program, you have basic life insurance coverage equal to your annual salary at the time you retire, rounded to the next higher $100. The minimum coverage is $15,000.

You may continue any optional life or voluntary accident (AD&D) insurance coverage that was in effect immediately prior to your retirement at your own cost.

All basic, optional life and AD&D coverage under this program ends on the last day of the month in which you turn age 65.

The University Benefit Administrator is available to provide any needed assistance with life and AD&D insurance claims.

Employee and Family Assistance Program (EFAP)

The EFAP provides free and confidential psychological and personal counseling services to staff members and their eligible dependants through Homewood Human Solutions. The program also provides access to nutritional, legal and financial consultations, a personal trainer, e-learning courses, health and wellness resources and work life services (child and eldercare resources, etc.).

Visit [www.hrs.ualberta.ca/efap](http://www.hrs.ualberta.ca/efap) for a complete list of programs and e-services.

Contact information for Homewood Human Solutions:

- Phone: [780-428-7587](tel:7804287587)
- 24 hour toll free numbers for services across North America
  - 1-800-663-1142 (English – 24 hours)
  - 1-888-384-9505 TTY (hard of hearing)
- Website: [www.homewoodsolutions.com](http://www.homewoodsolutions.com)