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** Extended Health Benefit Plan (EHB) †
- Faculty
- PDF employees
- Sessional Faculty (min 50% and min 4 mos)
- Academic Executives

** Paymaster:
- TRIUMF BA

** M&P
- Excluded M&P
- Service Unit Directors
- Academic Executives

** Paymaster M&P (ineligible for HSA):
- AAPS
- Alumni Association
- entrepreneurship@UBC
- IC-IMPACTS
- Neurodev Network
- PROOF
- TRIUMF M&P
- TRIUMF Innovations
- UBC FPP Board of Trustees

** CUPE 2950
- CUPE 2950

** Paymaster Clerical/Secretarial:
- AAPS
- Alumni Association
- Faculty Association Exec Director and Staff
- entrepreneurship@UBC
- IC-IMPACTS
- Neurodev Network
- PROOF
- TRIUMF Techs
- TRIUMF Innovations
- UBC FPP Board of Trustees

** CUPE 2278 (ELI) (2018/04/01)
- BCGEU and Non-union Child Care – effective 2019/01/01

** Paymaster Clerical/Secretarial:
- AAPS
- Alumni Association
- Faculty Association Exec Director and Staff
- entrepreneurship@UBC
- IC-IMPACTS
- Neurodev Network
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** Rate Codes indicate coverage level: 01 is coverage for employee only; 02 is coverage for employee plus one dependent; 03 is coverage for employee plus two or more dependents.

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<th>Provider ID</th>
<th>Rate Code</th>
<th>Flat Rate Table ID</th>
<th>Employee (EE)</th>
<th>U.B.C. (ER)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000/04/01</td>
<td>EAP001</td>
<td>01</td>
<td>0180</td>
<td>1.20</td>
<td>2.80</td>
<td>4.00</td>
</tr>
<tr>
<td></td>
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<td>0280</td>
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<td>4.00</td>
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<tr>
<td></td>
<td></td>
<td>03</td>
<td>0380</td>
<td>1.20</td>
<td>2.80</td>
<td>4.00</td>
</tr>
</tbody>
</table>

**Provider ID is for processing use only.**

**Rate Codes indicate coverage level:** 01 is coverage for employee only; 02 is coverage for employee plus one dependent; 03 is coverage for employee plus two or more dependents.

**Payroll deductions are taken in advance; e.g., Sept. 30 deduction is for coverage during October.**

---

**EMPLOYEE AND FAMILY ASSISTANCE PROGRAM (EFAP)†**

- All Employees
  - Includes Union/Association President and Executive Directors
    - BCGEU Child Care
    - BCGEU Okanagan

- Paymaster:
  - AAPS
  - CUPE 2950
  - CUPE 116
  - Faculty Association
  - PROOF
  - Alumni Association

- Excludes all other Paymaster employees not mentioned above, BCGEU Okanagan Job Sharing and PDF award recipients receiving funding from a source external to UBC

**BCGEU Okanagan Job Sharing**

<table>
<thead>
<tr>
<th>Effective Date</th>
<th>Provider ID</th>
<th>Rate Code</th>
<th>Flat Rate Table ID</th>
<th>Employee (EE)</th>
<th>U.B.C. (ER)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016/02/01</td>
<td>EAP004</td>
<td>01</td>
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<td>1.40</td>
<td>4.00</td>
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<tr>
<td></td>
<td></td>
<td>02</td>
<td>0202</td>
<td>2.60</td>
<td>1.40</td>
<td>4.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>03</td>
<td>0302</td>
<td>2.60</td>
<td>1.40</td>
<td>4.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Effective Date</th>
<th>Provider ID</th>
<th>Rate Code</th>
<th>Flat Rate Table ID</th>
<th>Employee (EE)</th>
<th>U.B.C. (ER)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011/07/01</td>
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<td>01</td>
<td>0197</td>
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<td>Employee (EE)</td>
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<td>Total</td>
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<td>-------</td>
<td></td>
</tr>
<tr>
<td>IRP001</td>
<td>0001</td>
<td>1.190%</td>
<td>0.00%</td>
<td>1.190% (gross salary)</td>
<td>Group 100768 – fully insured Jan. 1, 2012</td>
<td></td>
</tr>
<tr>
<td>IRP002</td>
<td>0001</td>
<td>1.190%</td>
<td>0.00%</td>
<td>1.190% (gross salary)</td>
<td>Group 100768 – fully insured Jan. 1, 2012</td>
<td></td>
</tr>
<tr>
<td>IRP003</td>
<td>0004</td>
<td>0.659%</td>
<td>0.00%</td>
<td>0.659% (gross salary)</td>
<td>Group 100328 – fully insured effective June 1, 2010</td>
<td></td>
</tr>
<tr>
<td>IRP004</td>
<td>0007</td>
<td>0.659%</td>
<td>0.00%</td>
<td>0.659% (gross salary)</td>
<td>Group 100328 – fully insured effective Dec. 1, 2010</td>
<td></td>
</tr>
</tbody>
</table>

**INCOME REPLACEMENT PLAN (IRP) / DISABILITY BENEFIT PLAN (DBP)**

- Faculty
- Faculty Association Executive Director
- Sessional Faculty (min 50% and min 4 months)

**Paymaster:**

- TRIUMF BA

- Academic Executives
- Administrative Executives who choose to enroll in the Faculty Pension Plan
- Staff High Earners in excess of 2020 SPP Maximum Earnings of $171,790.00

**Paymaster M&P:**

- AAPS
- Alumni Association
- entrepreneurship@UBC
- Neurodev Network
- PROOF
- TRIUMF M&P
- TRIUMF Innovations
- UBC FPP Board of Trustees

- CUPE 2278 (ELI)

**Paymaster:**

- Faculty Association Staff (No Pens contr)
<table>
<thead>
<tr>
<th>Effective Date</th>
<th>Provider ID*</th>
<th>Flat Rate Table ID</th>
<th>Employee (EE)</th>
<th>U.B.C. (ER)</th>
<th>Total (gross salary)</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019/01/01 IRP005</td>
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<td>0.495%</td>
<td>Group 100328 – fully insured effective April 1, 2010</td>
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<tr>
<td>2019/01/01 IRP010</td>
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<td>0.495%</td>
<td>0.00%</td>
<td>0.495%</td>
<td>Group 100328 – fully insured effective April 1, 2010</td>
<td></td>
</tr>
<tr>
<td>2020/01/01 IRP006</td>
<td>0002</td>
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<td>0.00%</td>
<td>1.148%</td>
<td>Group 100328 – fully insured effective Jan. 1, 2013</td>
<td></td>
</tr>
<tr>
<td>2020/01/01 IRP008</td>
<td>0005</td>
<td>0.920%</td>
<td>0.00%</td>
<td>0.920%</td>
<td>Group 100328 – fully insured effective Dec. 1, 2010</td>
<td></td>
</tr>
</tbody>
</table>

* Provider ID is for processing use only.
### BASIC GROUP LIFE INSURANCE

<table>
<thead>
<tr>
<th>Effective Date</th>
<th>Provider ID* / Flat Rate Table</th>
<th>Employee (EE)</th>
<th>U.B.C. (ER)</th>
<th>Total</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020/01/01</td>
<td>BGL001 / 0072</td>
<td>0.000%</td>
<td>0.236%</td>
<td>0.236%</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>100% ER</td>
</tr>
</tbody>
</table>

**Notes:**
- Payroll deductions are taken in advance; e.g. Sept. 30 deduction is for coverage during October.
- Provider ID is for processing use only.

**Paymaster M&P:**
- AAPS
- Alumni Association
- entrepreneurship@UBC
- Neurodev Network
- PROOF
- TRIUMF M&P
- TRIUMF Innovations
- UBC FPP Board of Trustees

**Paymaster Clerical/Secretarial:**
- AAPS
- Alumni Association
- Faculty Association Staff
- entrepreneurship@UBC
- Neurodev Network, PROOF
- TRIUMF Techs
- TRIUMF Innovations
- UBC FPP Board of Trustees
- TRIUMF Techs

**Paymaster:**
- Faculty Association Executive Director
- TRIUMF BA

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* Provider ID is for processing use only.
† Payroll deductions are taken in advance; e.g. Sept. 30 deduction is for coverage during October.
### BASIC GROUP LIFE INSURANCE

<table>
<thead>
<tr>
<th>Effective Date</th>
<th>Provider ID / Flat Rate Table</th>
<th>Employee (EE)</th>
<th>U.B.C. (ER)</th>
<th>Total</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020/01/01</td>
<td>BGL001 / 0072</td>
<td>0.000%</td>
<td>0.236%</td>
<td>0.236%</td>
<td>100% ER</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(based on gross salary)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2020/01/01</td>
<td>BGL003 / 0185</td>
<td>0.000%</td>
<td>0.236%</td>
<td>0.236%</td>
<td>100% ER</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(based on gross salary)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2020/01/01</td>
<td>BGL004 / 0285</td>
<td>0.000%</td>
<td>0.236%</td>
<td>0.236%</td>
<td>100% ER</td>
</tr>
</tbody>
</table>

M&P; Administrative Executives; Alumni Association M&P; TRIUMF M&P; Paymaster M&P (excluding Faculty Association, IC Impacts)

CUPE 2950; CUPE 116; CUPE 2278 (ELI); IUOE 115; BCGEU and Non-union Child Care; BCGEU Okanagan (2005/07/01); Techs/Res Assts; Executive Administrative (formerly Non-Union Clerical/Secretarial); Farm Workers; Other; TRIUMF (Techs); Alumni Association (Cler/Sec Staff); Faculty Association Staff; Paymaster Clerical/Secretarial

Faculty; Academic Executives; TRIUMF (BA); Fac Assoc Exec Dir; Staff High Earners in excess of 2020 SPP Maximum Earnings of $171,790.00

<table>
<thead>
<tr>
<th>Age</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 45</td>
<td>4.0 x salary</td>
</tr>
<tr>
<td>46 - 64</td>
<td>2.0 x salary</td>
</tr>
<tr>
<td>65 - 71</td>
<td>1.0 x salary</td>
</tr>
</tbody>
</table>

Maximum coverage is $300,000.

For employees not actively-at-work (unpaid leave or leave while receiving Income Replacement plan income benefits) at the time the new schedule above became effective, the following schedule is applicable:**:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Age</th>
<th>Benefit</th>
<th>Age</th>
<th>Benefit</th>
<th>Age</th>
<th>Benefit</th>
<th>Age</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>under 35</td>
<td>4.0 x salary</td>
<td>38</td>
<td>3.5 x salary</td>
<td>42</td>
<td>2.9 x salary</td>
<td>46</td>
<td>1.9 x salary</td>
<td></td>
</tr>
<tr>
<td>35</td>
<td>3.8 x salary</td>
<td>39</td>
<td>3.4 x salary</td>
<td>43</td>
<td>2.7 x salary</td>
<td>47</td>
<td>1.6 x salary</td>
<td></td>
</tr>
<tr>
<td>36</td>
<td>3.7 x salary</td>
<td>40</td>
<td>3.3 x salary</td>
<td>44</td>
<td>2.5 x salary</td>
<td>48</td>
<td>1.3 x salary</td>
<td></td>
</tr>
<tr>
<td>37</td>
<td>3.6 x salary</td>
<td>41</td>
<td>3.1 x salary</td>
<td>45</td>
<td>2.2 x salary</td>
<td>49 or over</td>
<td>1.0 x salary</td>
<td></td>
</tr>
</tbody>
</table>

Maximum coverage is $300,000.

For employees not actively-at-work (unpaid leave or leave while receiving Income Replacement plan income benefits) at the time the new schedule above became effective, the following schedule is applicable+:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Age</th>
<th>Benefit</th>
<th>Age</th>
<th>Benefit</th>
<th>Age</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>under 35</td>
<td>4.0 x salary</td>
<td>38</td>
<td>3.5 x salary</td>
<td>42</td>
<td>2.9 x salary</td>
<td>50 -64</td>
</tr>
<tr>
<td>35</td>
<td>3.8 x salary</td>
<td>39</td>
<td>3.4 x salary</td>
<td>43</td>
<td>2.7 x salary</td>
<td>65 - 71</td>
</tr>
<tr>
<td>36</td>
<td>3.7 x salary</td>
<td>40</td>
<td>3.3 x salary</td>
<td>44</td>
<td>2.5 x salary</td>
<td>49 or over</td>
</tr>
<tr>
<td>37</td>
<td>3.6 x salary</td>
<td>41</td>
<td>3.1 x salary</td>
<td>45</td>
<td>2.2 x salary</td>
<td>49 or over</td>
</tr>
</tbody>
</table>

Maximum coverage is $300,000.

*New schedule applies upon return to active employment.

**For those employees who were not actively at work on or after:
- January 1, 2001 (CUPE Local 2278, CUPE Local 2950, CUPE Local 116 and BCGEU Childcare);
- July 1, 2001 (Management & Professionals, Administrative Executives, Excluded/Non-Union Clerical/Secretarial Staff, Farm Workers and Non-Union Technician & Research Associates.
- January 1, 2002 (Faculty, Academic Executives and IUOE 118).

+For those employees who were not actively at work on or after January 1, 2019 for all employee groups.

* Provider ID is for processing use only.
† Payroll deductions are taken in advance; e.g. Sept. 30 deduction is for coverage during October.
### Staff and Spouse Optional Life Insurance

**Participating Employees and Spouses – See Basic Life**

- **Provider ID is for processing use only.**
- **Spousal Optional Life is only available if the Staff Member is under the age of 65 at the time of enrollment.**

#### OPT001/SPL001

- Age-Graded Table
- **LIF1**
- See table on next page

### FACulty, M&P and Spouse Optional Life Insurance

**Participating Faculty** and Spouses – See Basic Life

- **Spousal Optional Life is only available if the Staff Member is under the age of 65 at the time of enrollment.**

#### OPT002/SPL002

- Age-Graded Table
- **LIF1**
- See table on next page

### Staff and Spouse Optional Accidental Death & Dismemberment Insurance

See Staff and Spouse Optional Life Insurance

#### ADD002/SDD001

- Flat Rate Table 0074

### FACulty, M&P and Spouse Optional Accidental Death & Dismemberment Insurance

See Faculty, M&P and Spouse Optional Life Insurance

#### ADD002/SDD001

- 100% EE

### Optional AD&D Rate Table for Faculty and Staff Effective 2000/03/01

<table>
<thead>
<tr>
<th>Coverage</th>
<th>25,000</th>
<th>50,000</th>
<th>75,000</th>
<th>100,000</th>
<th>125,000</th>
<th>150,000</th>
<th>175,000</th>
<th>200,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium</td>
<td>0.75</td>
<td>1.50</td>
<td>2.25</td>
<td>3.00</td>
<td>3.75</td>
<td>4.50</td>
<td>5.25</td>
<td>6.00</td>
</tr>
<tr>
<td>Coverage</td>
<td>225,000</td>
<td>250,000</td>
<td>275,000</td>
<td>300,000</td>
<td>325,000</td>
<td>350,000</td>
<td>375,000</td>
<td>400,000</td>
</tr>
<tr>
<td>Premium</td>
<td>6.75</td>
<td>7.50</td>
<td>8.25</td>
<td>9.00</td>
<td>9.75</td>
<td>10.50</td>
<td>11.25</td>
<td>12.00</td>
</tr>
<tr>
<td>Coverage</td>
<td>425,000</td>
<td>450,000</td>
<td>475,000</td>
<td>500,000</td>
<td>525,000</td>
<td>550,000</td>
<td>575,000</td>
<td>600,000</td>
</tr>
<tr>
<td>Premium</td>
<td>12.75</td>
<td>13.50</td>
<td>14.25</td>
<td>15.00</td>
<td>15.75</td>
<td>16.50</td>
<td>17.25</td>
<td>18.00</td>
</tr>
<tr>
<td>Coverage</td>
<td>625,000</td>
<td>650,000</td>
<td>675,000</td>
<td>700,000</td>
<td>725,000</td>
<td>750,000</td>
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<tr>
<td>Premium</td>
<td>18.75</td>
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<td>21.00</td>
<td>21.75</td>
<td>22.50</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Provider ID is for processing use only.
† Payroll deductions are taken in advance; e.g. Sept. 30 deduction is for coverage during October.
## OPTIONAL LIFE RATE TABLE FOR FACULTY AND STAFF EFFECTIVE 2020/01/01

<table>
<thead>
<tr>
<th>Unit of Coverage</th>
<th>To Age 34</th>
<th>Age 35-39</th>
<th>Age 40 - 44</th>
<th>Age 45 - 49</th>
<th>Age 50 - 54</th>
<th>Age 55 - 59</th>
<th>Age 60 - 64</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N/S</td>
<td>SMKR</td>
<td>N/S</td>
<td>SMKR</td>
<td>N/S</td>
<td>SMKR</td>
<td>N/S</td>
</tr>
<tr>
<td>25,000</td>
<td>0.33</td>
<td>0.70</td>
<td>0.48</td>
<td>0.78</td>
<td>0.58</td>
<td>1.13</td>
<td>1.00</td>
</tr>
<tr>
<td>50,000</td>
<td>0.65</td>
<td>1.40</td>
<td>0.95</td>
<td>1.65</td>
<td>1.15</td>
<td>2.25</td>
<td>2.00</td>
</tr>
<tr>
<td>75,000</td>
<td>0.98</td>
<td>2.10</td>
<td>1.43</td>
<td>2.33</td>
<td>1.73</td>
<td>3.38</td>
<td>3.00</td>
</tr>
<tr>
<td>100,000</td>
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<td>1.90</td>
<td>3.10</td>
<td>2.30</td>
<td>4.50</td>
<td>4.00</td>
</tr>
<tr>
<td>125,000</td>
<td>1.63</td>
<td>3.50</td>
<td>2.38</td>
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<td>5.63</td>
<td>5.00</td>
</tr>
<tr>
<td>150,000</td>
<td>1.95</td>
<td>4.20</td>
<td>2.85</td>
<td>4.65</td>
<td>3.45</td>
<td>6.75</td>
<td>6.00</td>
</tr>
<tr>
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<td>3.33</td>
<td>5.43</td>
<td>4.03</td>
<td>7.88</td>
<td>7.00</td>
</tr>
<tr>
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<td>2.60</td>
<td>5.60</td>
<td>3.80</td>
<td>6.20</td>
<td>4.60</td>
<td>9.00</td>
<td>8.00</td>
</tr>
<tr>
<td>225,000</td>
<td>2.93</td>
<td>6.30</td>
<td>4.28</td>
<td>6.98</td>
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<td>250,000</td>
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<td>7.75</td>
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<td>10.00</td>
</tr>
<tr>
<td>275,000</td>
<td>3.58</td>
<td>7.70</td>
<td>5.23</td>
<td>8.53</td>
<td>6.33</td>
<td>12.38</td>
<td>11.00</td>
</tr>
<tr>
<td>300,000</td>
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<td>5.70</td>
<td>9.30</td>
<td>6.90</td>
<td>13.50</td>
<td>12.00</td>
</tr>
<tr>
<td>325,000</td>
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<td>9.10</td>
<td>6.18</td>
<td>10.08</td>
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<td>14.63</td>
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<tr>
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<td>4.55</td>
<td>9.80</td>
<td>6.65</td>
<td>10.85</td>
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</tr>
<tr>
<td>375,000</td>
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<td>10.50</td>
<td>7.13</td>
<td>11.63</td>
<td>8.63</td>
<td>16.88</td>
<td>15.00</td>
</tr>
<tr>
<td>400,000</td>
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* Provider ID is for processing use only.
† Payroll deductions are taken in advance; e.g. Sept. 30 deduction is for coverage during October.

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W:\Total Compensation\Admin & Benefits\administrators package\ben management\RATES\2020\2020_JanuaryForDistribution.doc
### FACULTY PENSION PLAN
Faculty; Academic Executives; Administrative Executives who choose to enroll in the Faculty Pension Plan; Staff High Earners in excess of 2020 SPP Maximum Earnings of $171,790.00

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**Paymaster:**
- Faculty Association Executive Director
- TRIUMF BA

### STAFF PENSION PLAN
Staff; Administrative Executives who choose to enroll in the Staff Pension or those with earnings less than 2020 SPP Maximum Earnings of $171,790.00

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**Paymaster:**
- AAPS
- Alumni Association
- CUPE 116
- CUPE 2950
- Faculty Association Staff
- entrepreneurship@UBC
- Neurodev Network
- PROOF
- TRIUMF (M&P and Techs)
- TRIUMF Innovations
- UBC FPP Board of Trustees

### EMPLOYMENT INSURANCE
All Employees

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### CANADA PENSION PLAN
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<td>Annual maximum of $2,898.00</td>
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### WORKERS’ COMPENSATION
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<td>- R0070</td>
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* For part-time employees, union dues are based on percentages; however, minimums apply.
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<tr>
<td>05H / 05M</td>
<td>CUPE 2950</td>
</tr>
<tr>
<td>06H / 06M</td>
<td>Faculty (includes postdoctoral fellows – employees and award recipients regardless of funding source – effective 2010/04/01 for award recipients paid through UBC and effective 2011/09/01 for award recipients who are funded from a source external to UBC)</td>
</tr>
<tr>
<td>07H / 07M</td>
<td>Executive Administrative Staff</td>
</tr>
<tr>
<td>08H / 08M</td>
<td>Senior Executive (Academic and Administrative)</td>
</tr>
<tr>
<td>10H / 10M</td>
<td>Management &amp; Professional Staff and Excluded M&amp;P</td>
</tr>
<tr>
<td>11H / 11M</td>
<td>Other Staff</td>
</tr>
<tr>
<td>12H / 12M</td>
<td>Service Unit Directors</td>
</tr>
<tr>
<td>13H / 13M</td>
<td>TRIUMF – Board Appointment</td>
</tr>
<tr>
<td>14H / 14M</td>
<td>TRIUMF – Management &amp; Professional Staff</td>
</tr>
<tr>
<td>15H / 15M</td>
<td>TRIUMF – Non-Union Technicians</td>
</tr>
<tr>
<td>16H / 16M</td>
<td>CUPE 2278 – Non-Credit Instructors</td>
</tr>
<tr>
<td>17H / 17M</td>
<td>Paymasters</td>
</tr>
<tr>
<td>18H / 18M</td>
<td>BCGEU Okanagan Staff (excluding student employees)</td>
</tr>
<tr>
<td>19H / 19M</td>
<td>BCGEU Vancouver Childcare Auxiliary &amp; Non-Union Childcare Staff</td>
</tr>
<tr>
<td>20M</td>
<td>Staff High Earners in excess of 2020 SPP Maximum Earnings of $171,790.00 (introduced 2007/01/01)</td>
</tr>
<tr>
<td>21H / 21M</td>
<td>Exception Benefit Program (doesn’t fall under any in the table – use this table if employee has negotiated benefits outside the normal eligibility for his/her employment group)</td>
</tr>
<tr>
<td>001</td>
<td>No benefits group</td>
</tr>
</tbody>
</table>