



## Purpose

This Group Benefits frequently asked questions document has been created so that you have all the information you need to better understand your group benefits plan.

## Group Benefits Plan

### 1. What is it?

CBE's group benefits plan includes supplementary health and vision, dental, a health spending account, a personal spending account (eligible ATA employees only), life insurance, accidental death and dismemberment insurance and long term disability insurance for eligible employees.

### 2. Who Is Eligible to Participate?

Employee Group	Type	Carrier	Participation
ATA	<ul style="list-style-type: none"> <li>All teachers who have a full school year contract</li> <li>Teachers with contracts of 90 calendar days or more (including multiple contracts that add up to 90 consecutive days)</li> <li>Continuous Contract Teachers</li> </ul>	<b>Sun Life</b>   Medical, Dental, Health Spending Account and Personal Spending Account <b>ASEBP</b>   Life, Accidental Death & Dismemberment and Extended Disability Benefits	Mandatory
ATA	<ul style="list-style-type: none"> <li>Teachers who have contracts less than 90 days</li> <li>Substitute Teachers</li> </ul>	Alberta Blue Cross	Mandatory
SA Main Body	<ul style="list-style-type: none"> <li>Continuous or Term Specific employees (15-35 hours/week)</li> </ul>	Sun Life**	Mandatory
SA Main Body	<ul style="list-style-type: none"> <li>Continuous Part Time employees with less than 15 hours/week***</li> </ul>	Not Applicable	Not Eligible
SA Professional Support Staff	<ul style="list-style-type: none"> <li>All Employee Types</li> </ul>	Sun Life**	Mandatory
CUPE	<ul style="list-style-type: none"> <li>Continuous Full Time Employees</li> <li>Continuous Part Time Employees (hours equal to or greater than 15 hours/week)</li> </ul>	Sun Life (Medical, Dental and Health Spending Account) ASEBP* (Life, Accidental Death & Dismemberment and Extended Disability Benefits)	Mandatory
TRADES	<ul style="list-style-type: none"> <li>Continuous Employees</li> </ul>	Sun Life	Mandatory
TRADES	<ul style="list-style-type: none"> <li>Temporary Employees</li> </ul>		Not Eligible
EXEMPT	<ul style="list-style-type: none"> <li>Continuous Full Time Employees</li> <li>Continuous Part Time Employees with 17.5 hours/week or greater</li> <li>Temporary Employees with contracts greater than 4 months</li> </ul>	Sun Life**	Mandatory
EXEMPT	<ul style="list-style-type: none"> <li>Continuous Part Time Employees with less</li> </ul>		Not Eligible

## Frequently Asked Questions: Group Benefits

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than 17.5 hours/week

- \* ASEBP – provides Life, AD&D and EDB only for eligible ATA and CUPE employees with an FTE of 0.2 or greater.
  - \*\* Sun Life – Term Specific/Temporary employees are not eligible for Long Term Disability insurance.
  - \*\*\* May be eligible for Sun Life HSA (Health Spending Account) only coverage; see Staff Association Collective Agreement for details.
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### 3. How do I enroll?

If you are in a mandatory participation group, per the above chart, you will automatically be enrolled into employee only coverage. **ATA employees only** | manually allocate Health Spending Account (HSA) credits to their Personal Spending Account (PSA) through PeopleSoft, additional information is provided in [Personal Spending Account \(PSA\)](#)

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### 4. How do I nominate beneficiaries?

Within your first week of employment, sign in to [PeopleSoft](#) to designate beneficiaries for your Life and AD&D insurance. Once signed in, navigate to **Employee Self Service → CBE Benefits → CBE Insurance Plans**. (For more information, search [Insite](#) for 'updating beneficiary insurance allocations'). This process generates a Beneficiary Nomination form that you are required to print and sign. The form must be submitted to HR Benefits within 31 days of hire. Forms not returned within this time frame may result in insurance benefit claims being paid out to your estate.

**NOTE:** For Sun Life benefits and ASEBP extended disability benefits, the beneficiary nomination form can be returned by mailing the printed, signed original to HR Benefits at the address indicated at the top of the form, or by emailing a scanned PDF copy with a handwritten signature to: [HRBeneficiaryForms@cbe.ab.ca](mailto:HRBeneficiaryForms@cbe.ab.ca).

All other benefit carriers require original copies of completed Benefit Enrollment Forms and Beneficiary Designation Forms be mailed to HR Benefits at the address indicated at the top of the form.

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### 5. How do I add dependents for family health and dental coverage?

Within your first week of employment, sign in to Employee Self Service in PeopleSoft to add any eligible dependents to your Group Benefit Plans. Once signed in, navigate to **Employee Self Service → CBE Benefits Tile → Life Events**. For more information search [Insite](#) for 'adding and updating a dependent.' Eligible dependents must be added within 31 days of your benefit enrollment date.

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### 6. How often may I change my Group Benefit Plan elections?

You may change your Medical/Dental plan elections within 31 days of an eligible life event. Life events may include:

- Marital Status changes – Marriage, Divorce or, Common-Law status changes
- Dependent status changes as a result of birth, death, adoption or, legal guardianship
- Updates for dependents over age 21 (e.g., student or disabled child status)

Changes to your beneficiary designations are not necessarily tied to life events and may be changed at any time.

**Important:** Changes will not be effective until original forms are received by Human Resources, which must be within 31 days of when the change was made.

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## 7. How do I **Sign In** to PeopleSoft Employee Self Service?

Use your CBE network account username and password, you will be able to sign in to [PeopleSoft](#), the CBE Human Resources Management System.

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## 8. Where can I find more information on how to use CBE **Benefits**?

Sign in to [Insite](#) and search for 'Benefits including Leaves.' Select the search results that are appropriate for your role (i.e., Benefits including Leaves for **Leaders**, **Support Staff**, or **Teachers**).

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## 9. Where can I find more information about the Group Benefits **Programs** at CBE

More information including benefit information sheets and detailed benefit booklets can be accessed on the Benefits & Pension Overview page on [Insite](#).

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For answers to further questions regarding group benefits, call the **HR Employee Contact Centre (ECC)** at **(403) 817-7333** or email [ecc@cbe.ab.ca](mailto:ecc@cbe.ab.ca).