Calgary French & International School

2026-2027 Employee Benefits

Group Benefits

Group Benefit coverage is provided by **GroupHEALTH** and is mandatory for all employees under full School Year contract who work 20 hours or more per week. Eligibility for group benefits begins on the first day of hire, there is no waiting period.

Benefit Premiums Paid by CFIS

- Accident and Serious Illness Insurance
- Dental Insurance
- Employee & Family Assistance Plan (EFAP)
- Extended Health Insurance
- Health Spending Account of $600
- Life Insurance
- Wellness Account of $300

Benefit Premiums Paid by the Employee

- Dependant Life Insurance
- Short Term Disability Insurance
- Long Term Disability Insurance
- Optional Life/Accident and Serious Illness Insurance (upon application)

Retirement Savings Benefit Plans

Faculty

CFIS provides a contribution to the Alberta Teachers Retirement Fund (ATRF) for Teachers. Effective January 1, 2026, CFIS will contribute 9.01% of salary and Teacher contribution is mandatory based on prescribed contribution rates from ATRF.

Substitute Teachers are excluded from this plan but substitute teaching service is reported to ATRF monthly so these employees can purchase service if they wish to do so.

Staff

CFIS provides a contribution to a Registered Savings Plan for staff who are eligible for employee group benefits. The RSP benefit excludes certified teachers as they have the ATRF benefit. The percent of contribution by CFIS is determined by the years of service the employee has to the school. Employee contributions to the RSP program vary.

	Employee Years of Service	CFIS Contribution
RSP Level 1	0 to 5 years	3%
RSP Level 2	6 to 10 years	5%
RSP Level 3	11 + years	7%