2019 Detailed Benefit Changes for Faculty

January 1, 2020 - Changes

Extended Health
- Add vision - $250/24 months for adults and $250/12 months for child plus one eye exam every 24 months for adults and 12 months for child for a maximum of $100
- Separate maximum of $1,000/ calendar year for psychologist, all other paramedicals remain at a combined maximum of $500/ calendar year.
- Increase hospital coinsurance to 100% (was 80%)
- Increase hearing aids to $1,000/ 3 years

Dental
- Recall exams revised to 6 months for adult recall
- Increase combined annual maximum Basic and Major to $2,000/ calendar year
- Increase Orthodontic lifetime maximum to $2,500

Short Term Disability for all leaves beginning after January 1, 2020
- 100% pay for first 35 Days of STD and 90% for remaining 40 Days.

Long Term Disability
- New tiered benefit plan = 60% of first $2,750, 47.5% of next $4,750 and 42.5% of the remainder of monthly salary
- Short term disability (General Illness) extended to 75 days
- MRU will pay for both employee and employer LAPP contributions while on LTD (previously Sun Life paid employee portion and MRU paid employer portion)

Basic Life Insurance
- Your coverage will drop from three times your annual salary to two times your annual salary.

Basic accidental death and dismemberment (AD&D)
- Your coverage will drop from three times your annual salary to two times your annual salary.

November 14 – December 13, 2019

Optional Life Insurance additions
- You will be able to add one times your annual salary up to $100,000 without supplying medical evidence. This is a onetime guaranteed acceptance period. If you already have Optional life insurance you will be capped at a total of $350,000. More information will be sent mid-November to align with the open enrollment
- Costs are based on age, gender and smoking status. Please see Optional Life Insurance link.

Health and Dental Open Enrollment
- Due to the enhancements in our Health and dental coverage, you will have a onetime chance to make changes to your coverage without a life event change. If you are waiving coverage or on single coverage and want to make additions (add family
coverage), now is your chance. More information will be sent by the enrollment period start date of **November 14**.

**Voluntary AD&D**
- At any time you can sign up for optional AD&D. For more information see Voluntary Accident Insurance Information.
- Please return the form to Human Resources at E231

**November 2019 for January 1, 2020**

**Health Spending Account**
- In November it will be time to make your choice between a Personal Spending Account and Health Spending Account effective January 1, 2020. Your will be able to make any split that you like (no limitations). Full details of your PSA options will be available in late October.