2019 Detailed Benefit Changes for Staff, Exempt and Management

July 1, 2019 - Changes

Extended Health
- Add vision - $250/24 months for adults and $250/12 months for child including one eye exam every 24 months for adults and 12 months for child
- 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 (General Illness) for all leaves beginning after July 1, 2019
- 100% pay for first 10 days of STD and 90% for remaining 65 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. This equates to a very competitive benefit which is equalized across all employee groups
- 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)

September 1, 2019

Basic Life Insurance
- Your coverage dropped 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.

Optional Life Insurance
- Sun Life has agreed to up our maximum optional life coverage to $350,000 (from $250,000)
- At any time you can request optional life insurance. For more information see the benefits and pension webpage. You will find more information under the New Employees / Optional benefits

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
Health Spending Account

In October it will be time to make your choice between a Personal Spending Account and Health Spending Account effective January 1, 2020. Your choices will be 100% HSA, 100% PSA or any split between the two. Full details of your PSA options will be available in late October.