

Exempt: Benefits Summary

Amounts are subject to change should the University's insurance carriers change premium rates.

GROUP PLANS

Alberta Health Care

No premiums required

Sun Life Extended Health Care Plan #100602

Cost/Month	Single	Family
Employee (20%)	\$20.00	\$58.50
University (80%)	\$80.01	\$234.00
Total	\$100.01	\$292.50

Sun Life Dental Plan #100602

Cost/Month	Single	Family
Employee (20%)	\$11.61	\$36.48
University (80%)	\$46.45	\$145.93
Total		

Sun Life Health Spending Account (HSA) #100602

- \$1,000.00 credit each January 1st (prorated if your start date is July 1, onward)

Your Sun Life Member ID is your Employee ID number (nine-digit number on your OneCard).

LOCAL AUTHORITIES PENSION PLAN (LAPP)

Employee:

- 7.45% of employee's salary, if salary is \$2,561.54 bi-weekly.
- 11.23% of employee's salary, if salary is over \$2,561.54 bi-weekly.

Employer:

- 8.45% of employee's salary, if salary is \$2,561.54 bi-weekly.
- 12.23% of employee's salary, if salary is over \$2,561.54 bi-weekly.

Important Notes:

- Salary cap for 2023 is \$195,313.50.
- Limited Term employees have the option to opt out of this plan.

MANDATORY BENEFITS

Basic Life Insurance Sun Life Plan

- Benefit: 2x annual salary
- Cost: University pays 100% (0.187/\$1,000)
 - *This coverage ends at age 70*

Accidental Death & Dismemberment (AD&D) Plan

- Benefit: 2x annual salary
- Cost: University pays 100% (0.15/\$1,000)
 - *This coverage ends at age 70*

Long Term Disability (LTD) Sun Life Plan

- Benefit: Based on 60% of first \$2,750, 47.5% of next \$4,750 and 42.5% of remainder of monthly salary
- Cost: Employee pays 100%; 1.537% of salary
 - *This coverage ends at age 65*

OPTIONAL BENEFITS

Optional Life Insurance Sun Life Plan

- Benefit: Rates vary by age and number of units, maximum \$350,000.00
- Cost: Employee pays 100%

Optional Life Insurance Sun Life Plan

- Benefit: Maximum coverage of \$350,000 spouse; \$10,000 per child
- Cost: Employee pays 100%

Optional Accidental Death & Dismemberment (AD&D)

- Benefit: Single and family coverage, maximum \$250,000
- Cost: Employee pays 100%

I.A. Pacific Critical Illness

- Benefit: Guaranteed acceptance within your first 60 days of employment; \$25,000
- Cost: Employee pays 100%

MISCELLANEOUS BENEFITS

MRU ONECARD

Official University identification for a variety of University services, such as: the Library, printing services, University Recreation, and access to certain areas.

COUGARS ATHLETICS & RECREATION

Recreation Facility and Cougars Varsity game admission at no charge.
<https://mrucougars.com/>

PARKING

Please visit the [Parking at MRU webpage](#) for more information on parking instructions, rates, and more.