

FT STAFF BENEFITS SUMMARY

OCT 2022

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

Plan #100602

Cost/Month	Single	Family
Employee (20%)	\$11.61	\$36.48
University (80%)	\$46.45	\$145.93
Total	\$58.06	\$182.41

Sun Life Health Care Spending Account #100602 \$1,000 credit each January 1st (may be prorated)

When filling out your claim forms, the Member ID number is your employee ID number (nine-digit number on your OneCard)

LOCAL AUTHORITIES PENSION PLAN (LAPP)

Employee:

7.45% of employee's salary up to \$2,704.17 semi-monthly

11.80% of employee's salary over \$2,704.17 semi-monthly

Employer:

8.45% of employee's salary up to \$2,704.17 semi-monthly

12.80% of employee's salary over \$2,704.17 semi-monthly

NOTE: The above amounts are subject to change should the University's insurance carriers change premium rates.

MANDATORY BENEFITS

Basic Life Insurance Sun Life Plan

Benefit: 2x annual salary

Cost: University pays 100%(\$0.187/\$1,000)

*Life coverage ends at age 70

Accidental Death and Dismemberment I.A.P. Plan

Benefit: 2x annual salary

Cost: University pays 100% (.015/\$1,000)

*AD&D coverage ends at age 70

Long Term Disability Sun Life Plan

Benefit: Based on 60% of first \$2750, 47.5% of next \$4750 and 42.5% of remainder of monthly salary

Cost: Employee pays 100% 1.537% of salary

*LTD 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

Cost: Employee pays 100%

Optional Dependent Life Insurance

Benefit: Maximum coverage \$350,000 spouse / \$10,000 per child

Cost: Employee pays 100%

Optional Accidental Death and Dismemberment

Benefit: Single and family coverage, maximum \$250,000

Cost: Employee pays 100%

I.A. Pacific Critical Illness

\$25,000 Guaranteed Acceptance, first 60 days of employment

Cost: Employee pays 100%

MISCELLANEOUS BENEFITS

MRU OneCard

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

Cougars Athletics and Recreation

Recreation facility and Cougars varsity game admission at no charge

<https://mrucougars.com/>

Parking

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

Mount Royal Staff Association (MRSA)

Membership dues are 1.1% of gross pay.

