

# Full-Time Staff: 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
<b>Total</b>	<b>\$100.01</b>	<b>\$292.50</b>

### **Sun Life Dental Plan #100602**

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

### **Sun Life Health Spending Account (HSA) #100602**

- \$1,000.00 credit each January 1<sup>st</sup> (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%

## MOUNT ROYAL STAFF ASSOCIATION (MRSA)

- Membership dues are 1.1% of gross pay.



## 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.