

## 2019 Detailed Benefit Changes and Timelines

### July 1, 2019 - 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
- 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)

### August 16 - September 15, 2019 - Your access to the Sun Life portal will be open

#### *Health and Dental Open Enrollment*

- Due to the enhancements in our Health and Dental coverage, you have a **one time** 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 when the website opens on August 16.

#### *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 one time 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 out mid August to align with the open enrollment.
- Costs are based on age, gender and smoking status. Please see Optional Life Insurance link.

## **September 1, 2019**

### ***Basic Life Insurance***

- Your coverage will drop from three times your annual salary to two times your annual salary. The delay in this change (from July 1 to September 1) is to ensure that all employees wanting to make up the difference (up to \$100k) through optional life insurance will be covered for the whole period of the change over.

### ***Optional Life Insurance***

- In case you are already at the maximum amount for Optional Life insurance Sun Life has agreed to up our maximum optional coverage to \$350,000 (from \$250,000)

### ***Basic accidental death and dismemberment (AD&D)***

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

### ***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

## **October 2019 for January 1, 2020**

### ***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 a 50/50 split between the two. Full details of your PSA options will be available in the fall.