

# MANAGEMENT BENEFITS SUMMARY

**January 2021**

## GROUP PLANS

### Alberta Health Care

No premiums required

### Sun Life Extended Health Care Plan #100602

Cost/Month	Single	Family
Employee (25%)	\$23.84	\$69.71
University (75%)	71.50	209.13
Total	\$95.34	\$278.84

### Sun Life Dental Plan Plan #100602

Cost/Month	Single	Family
Employee (50%)	\$26.88	\$84.45
University (50%)	26.88	84.45
Total	\$53.76	\$168.90

### Sun Life Health Care Spending Account #100602 \$1000 credit each January 1<sup>st</sup> (may be prorated)

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

## BUSINESS TRAVEL INSURANCE

Benefit: \$100,000  
Cost: University pays 100%

## LOCAL AUTHORITIES PENSION PLAN (LAPP)

### Employee:

8.39% of employee's salary up to \$2,566.67 semi-monthly  
12.84% of employee's salary over \$2,566.67 semi-monthly

### Employer:

9.39% of employee's salary up to \$2,566.67 semi-monthly  
13.84% of employee's salary over \$2,566.67 semi-monthly

**Pensionable earning salary cap for LAPP \$180,758.**

## MANDATORY BENEFITS

### Basic Life Insurance Sun Life Plan

Benefit: 2x annual salary  
Maximum coverage is \$1,000,000  
Cost: University pays 100% (\$0.163/\$1,000)  
\*Life coverage ends at age 70

### Accidental Death & Dismemberment I.A.P. Plan

Benefit: 2x annual salary  
Maximum coverage is \$750,000  
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 monthly salary  
Cost: Employee pays 100% 1.673% 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 available, 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%

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

## MISCELLANEOUS BENEFITS

### Recreation

Full recreation membership at no charge. Visit <https://mrucougars.com/in dex.aspx>

### Parking

Parkade (RMCCCL)	\$138.75/month
Parkade (Riddell Library)	\$138.75/month
Parkade (East)	\$116.25/month
Gated Lot	\$105.25/month
Open Lot (Permit Lot)	\$94.25/month

### MRU OneCard

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