

## **Common Law relationship and benefits – When can I add my common law partner to my benefits?**

### **Extended Health and Dental:**

If you have lived with your common law partner for more than one year when you start at MRU you can select family coverage extended health and dental and add your partner as soon as you are eligible for benefits.

If your relationship is less than one year when you start at MRU then you cannot add your partner to your benefits until you have reached the one year anniversary of living common law. Once you have cohabited for one year you have **30 days** to make the switch to Family coverage for extended health and dental.

**Failure to add your partner in a timely manner will result in you having to pay premiums back to when you had your one year anniversary.**

### **Life Event Changes**

#### ***Did you choose single benefits when you started at MRU but now need to switch to family?***

Change to Health and Dental coverage (either wanting to opt into the plan or to add family coverage) is allowed only when you experience a '**Life Event Change**'. Examples of life event changes are: Marriage, Divorce (or Separation), Common Law relationship at the one year anniversary, Birth of a Child and loss of benefits from a spouses plan. If you experience a life event change and wish to make any changes to your coverage, you must apply within **31 days** of the change. Failure to apply within 31 days will result in you having to pay back premiums to the date in which the last Life Event change occurred. If you are experiencing a Life Event Change, please contact [benefits@mtroyal.ca](mailto:benefits@mtroyal.ca) Different situations require different information, so our benefits team will be able to advise you on the required proof of change.

### **Local Authorities Pension Plan (LAPP)**

If you are in a common law relationship you have to live with your partner for a minimum of 3 years in order to claim them as a pension partner (or spouse). Prior to 3 years years' cohabitating your partner can be named as a Beneficiary. For more information please see <https://www.lapp.ca/page/lapp-home>