

# EXEMPT STAFF BENEFITS SUMMARY

September 2019

## GROUP PLANS

### Alberta Health Care

No premiums required

### Sun Life Extended Health Care Plan #100602

Cost/Month	Single	Family
Employee (25%)	\$19.91	\$58.24
University (75%)	59.74	174.71
Total	\$79.65	\$232.95

### 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 \$835 credit each January 1<sup>st</sup> (may be prorated)**

**When filling out your claim forms, the Member ID number is Campus Card/payroll employee number (nine digit)**

## LOCAL AUTHORITIES PENSION PLAN (LAPP)

### Employee:

8.39% of employee's salary up to \$2,391.67 semi-monthly  
12.84% of employee's salary over \$2,391.67 semi-monthly

### Employer:

9.39% of employee's salary up to \$2,391.67 semi-monthly  
13.84% of employee's salary over \$2,391.67 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% (\$0.165/\$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% - 1.945% 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%

## MISCELLANEOUS BENEFITS

### Recreation

Full recreation membership at no charge

<http://www.mtroyal.ca/CampusServices/Recreation/MembershipInformation/index.htm>

### Parking

Parkade (RMCCCL)	\$132.00/month
Parkade (Riddell Library)	\$132.00/month
Parkade (East)	\$110.50/month
Gated Lot	\$100.00/month
Open Lot (Permit Lot)	\$89.50/month

### MRU Campus Card

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