FACULTY
BENEFITS SUMMARY
January 2019

GROUP PLANS

Alberta Health Care
No premiums required

Sun Life Extended Health Care
Plan #100602
Cost/Month  Single  Family
Employee (25%)  $15.32  $44.80
University (75%)  45.95  134.39
Total  $61.27  $179.19

Sun Life Dental Plan
Plan #100602
Cost/Month  Single  Family
Employee (50%)  $23.27  $73.11
University (50%)  23.27  73.12
Total  $46.54  $146.23

Sun Life Health Care Spending Account #100602 $835 credit each January 1st (may be prorated)

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

MANDATORY BENEFITS

Basic Life Insurance Sun Life Plan
Benefit:  3x annual salary
Maximum coverage is $750,000
Cost:  University pays 100%($0.154/$1,000)
*Life coverage ends at age 70

Accidental Death and Dismemberment I.A.P. Plan
Benefit:  3x annual salary
Maximum coverage is $750,000
Cost:  University pays 100% (.0151/$1,000)
*AD&D coverage ends at age 70

Long Term Disability Sun Life Plan*
Benefit:  Based on 60% of salary
Cost:  Employee pays 100% 2.449% 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 $250,000
Cost:  Employee pays 100%

Optional Dependent Life Insurance
Benefit:  Maximum coverage $250,000 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%

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

Salary Cap for 2019 is $168,498

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

MISCELLANEOUS BENEFITS

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

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

Mount Royal Faculty Association (MRFA)
Membership dues are 1.5% of gross pay.