

# 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 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

**Salary Cap for 2019 is \$168,498**

**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: 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%

## 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.

