

MANAGEMENT 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 1st (may be prorated)

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

BUSINESS TRAVEL INSURANCE

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

LOCAL AUTHORITIES PENSION PLAN (LAPP)

Employee:

8.39% of employee's salary up to \$2,391.67 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

Pensionable earning salary cap for LAPP \$168,498.

MANDATORY BENEFITS

Basic Life Insurance Sun Life Plan

Benefit: 2x annual salary
Maximum coverage is \$1,000,000
Cost: University pays 100% (\$0.165/\$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% 1.945% 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%

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

MISCELLANEOUS BENEFITS

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

Recreation

Full recreation membership at no charge
<http://www.mtroyal.ca/CampusServices/Recreation/index.htm>

MRU Campus Card

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