# MANAGEMENT BENEFITS SUMMARY

## September 2019

### GROUP PLANS

**Alberta Health Care**

No premiums required

**Sun Life Extended Health Care Plan #100602**

<table>
<thead>
<tr>
<th>Cost/Month</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee (25%)</td>
<td>$19.91</td>
<td>$58.24</td>
</tr>
<tr>
<td>University (75%)</td>
<td>59.74</td>
<td>174.71</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$79.65</strong></td>
<td><strong>$232.95</strong></td>
</tr>
</tbody>
</table>

**Sun Life Dental Plan Plan #100602**

<table>
<thead>
<tr>
<th>Cost/Month</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee (50%)</td>
<td>$26.88</td>
<td>$84.45</td>
</tr>
<tr>
<td>University (50%)</td>
<td>26.88</td>
<td>84.45</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$53.76</strong></td>
<td><strong>$168.90</strong></td>
</tr>
</tbody>
</table>

**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: 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%

### 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.

### MISCELLANEOUS BENEFITS

**Parking**

- Parkade (RMCL) $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.

### NOTE:

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