



## **GENERAL INFORMATION & SUMMARY OF BENEFITS**

## INTRODUCTION

This booklet summarizes the provisions of the employee benefit plans for Mount Royal University employees. The exact terms of the plan are described in the policies issued by Sun Life Financial, Manulife Financial and Industrial Alliance Insurance. In the event of a discrepancy between this booklet and the group policy, the terms of the policy will prevail.

For your information, the benefits are currently provided under the following policies:

Extended Health Care, Dental and Health Spending Account –  
Sun Life Policy 100602

Life Insurance, Long Term Disability -  
Sun Life Policy 100602

Accidental Death and Dismemberment -  
Industrial Alliance Insurance (Basic and Voluntary)

Critical Illness Plan -  
Industrial Alliance Insurance 100008669

Employee Family Assistance Program  
Human Solutions

While Mount Royal University expects to continue the plan described in this booklet indefinitely, it reserves the right to modify, suspend or terminate, entirely or partially, any of the benefits.

## ELIGIBILITY FOR COVERAGE

After a three month waiting period, all employees are eligible for benefits as specified in your Collective Agreement.

All benefits except Optional Life, Voluntary Accidental Death and Dismemberment and Critical Illness are compulsory. If you are enrolled for Health or Dental coverage through your spouse's plan, you may waive your right to participate in the MRU plans.

Change to Health and Dental coverage (either wanting to opt into the plan or to add family coverage) is allowed only when you experience a '**Life Event Change**'. Examples of life event changes are: Marriage, Divorce (or Separation), Common Law relationship for one year, Birth of a Child and loss of benefits from a spouses plan. If you experience a life event change and wish to make any changes to your coverage, you must apply within **31 days** of the change. Failure to apply within 31 days will result in you having to pay back premiums to the date in which the last Life Event change occurred.

## ELIGIBLE DEPENDENTS

Dependents are defined as a spouse (as described below) and unmarried dependent children (as described below), including adopted, foster and step-children.

The term "spouse" is defined as a person who either: (a) is married through an ecclesiastical or civil ceremony to an employee, or (b) although not legally married to the employee, cohabits with the employee in a conjugal relationship which is recognized as such in the community in which they reside for at least 12 months at the time of application. The term conjugal relationship shall be deemed to include a conjugal relationship between partners of the same sex.

Dependent children are eligible for benefits if they are less than 21 years of age or if 21 years of age but less than 26 years of age, they must be full-time students and dependent on you for support.

Any mentally or physically handicapped child may remain insured past the maximum age. The child, upon reaching the maximum age, must still be incapable of self-sustaining employment and be completely dependent on you for support and maintenance.

## **TERMINATION OF INSURANCE**

Insurance for you and your dependents will cease on the earliest of the following events:

1. Termination of your employment.
2. On the date you retire.
3. If you should die.
4. If you enter the armed forces on a full-time basis.
5. Termination of the policy or coverage on the group, division or class to which you belong.
6. On the last day of the month in which you reach age 70 for Life Insurance and Accidental Death and Dismemberment. Long Term Disability coverage terminates on the last day of the month following the date you reach age 65 less the qualifying period.
7. On the date you no longer make the required contribution towards the cost of your insurance.

## **CONTINUATION OF INSURANCE**

If you take an approved leave of absence, coverage can be continued for a maximum of 24 months following the month in which your leave of absence commences.

## **SUMMARY OF BENEFITS**

### Extended Health Care

- 80% reimbursement of eligible expenses
- covers prescription generic drugs, semi-private hospital charges, ambulance, private duty nursing, medical services and supplies, etc.
- 100% coverage for expenses incurred outside Canada for emergency care

### Dental

- 100% reimbursement of Preventative Dental Services
- 80% Basic Dental Services
- 50% reimbursement of Major Restorative Dental Services
- Covers combined annual maximum for Preventative, Basic and Major Services of \$1,500 per person per calendar year
- 50% reimbursement of Orthodontic Services, to a maximum of \$1,000 per person per calendar year and \$2,000 per person, lifetime

### Basic Life Insurance and Accidental Death and Dismemberment

- 3 times your annual earnings, to a maximum benefit of \$750,000

### Optional Life Insurance

- units of \$10,000 as elected by the employee to a maximum of \$250,000
- coverage for spouse (units of \$10,000 to a maximum of \$250,000) and children (units of \$1,000 to a maximum of \$10,000)

### Long Term Disability

- You may be eligible to receive Long Term Disability Benefits from Sun Life Financial, if you require time off work due to illness for an extended amount of time. Please refer to the Sun Life benefit booklets for more information in the benefits section of Employee Services. Coverage ends at age 65.

### Voluntary Accidental Death and Dismemberment

- units of \$10,000 to a maximum of \$250,000
- coverage available for employee, spouse and dependent children

### Critical Illness

- maximum coverage of \$300,000
- 60 day guaranteed acceptance on \$25,000 coverage
- coverage available for employee and spouse