

# Exempt: Benefits Summary

Amounts are subject to change should the University's insurance carriers change premium rates.

## GROUP PLANS

### Alberta Health Care

No premiums required

### Sun Life Extended Health Care Plan #100602

Cost/Month	Single	Family
Employee (20%)	\$20.40	\$59.66
University (80%)	\$81.60	\$238.68
<b>Total</b>	<b>\$102.00</b>	<b>\$298.34</b>

### Sun Life Dental Plan #100602

Cost/Month	Single	Family
Employee (20%)	\$12.30	\$38.66
University (80%)	\$49.24	\$154.70
<b>Total</b>	<b>\$61.54</b>	<b>\$193.36</b>

### Sun Life Health Spending Account (HSA) #100602

- \$1,000.00 credit each January 1<sup>st</sup> (prorated if your start date is July 1, onward)

**Your Sun Life Member ID is your Employee ID number (nine-digit number on your OneCard).**

## LOCAL AUTHORITIES PENSION PLAN (LAPP)

### Employee:

- 7.45% of employee's salary, if salary is \$2,634.62 bi-weekly.
- 10.65% of employee's salary, if salary is over \$2,634.62 bi-weekly.

### Employer:

- 8.45% of employee's salary, if salary is \$2,634.62 bi-weekly.
- 11.65% of employee's salary, if salary is over \$2,634.62 bi-weekly.

### Important Notes:

- Salary cap for 2024 is \$201,050.00.
- Limited Term employees have the option to opt out of this plan.

## MANDATORY BENEFITS

### Basic Life Insurance Sun Life Plan

- Benefit: 2x annual salary
- Cost: University pays 100% (0.150/\$1,000)
  - *This coverage ends at age 70*

### Accidental Death & Dismemberment (AD&D) Plan

- Benefit: 2x annual salary
- Cost: University pays 100% (0.014/\$1,000)
  - *This coverage ends at age 70*

### Long Term Disability (LTD) Sun Life Plan

- Benefit: Based on 60% of first \$2,750, 47.5% of next \$4,750 and 42.5% of remainder of monthly salary
- Cost: Employee pays 100%; 1.250% of salary
  - *This coverage ends at age 65*

## OPTIONAL BENEFITS

### Optional Life Insurance Sun Life Plan

- Benefit: Rates vary by age and number of units, maximum \$350,000.00
- Cost: Employee pays 100%

### Optional Life Insurance Sun Life Plan

- Benefit: Maximum coverage of \$350,000 spouse; \$10,000 per child
- Cost: Employee pays 100%

### Optional Accidental Death & Dismemberment (AD&D)

- Benefit: Single and family coverage, maximum \$250,000
- Cost: Employee pays 100%

### I.A. Pacific Critical Illness

- Benefit: Guaranteed acceptance within your first 60 days of employment; \$25,000
- Cost: Employee pays 100%

## MISCELLANEOUS BENEFITS

### MRU ONECARD

Official University identification for a variety of University services, such as: the Library, printing services, University Recreation, and access to certain areas.

### COUGARS ATHLETICS & RECREATION

Recreation Facility and Cougars Varsity game admission at no charge.  
<https://mrucougars.com/>

### PARKING

Please visit the [Parking at MRU webpage](#) for more information on parking instructions, rates, and more.