



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 Manulife Financial Group Benefits, I.A.Pacific and Sun Life Financial. 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 and Dental -

Sun Life Policies 100602 (Extended Health Care and Dental)

Life Insurance, Long Term Disability -

Manulife 38278 (Long Term Disability) & Manulife 38279 (Basic Life & Optional Life)

Accidental Death and Dismemberment -

I.A.Pacific Basic and Voluntary

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

All employees are eligible for benefits provided you meet the eligibility requirements as specified in your Collective Agreement. All employees are eligible for benefits on the first day of employment.

All benefits except Optional Life and Voluntary Accidental Death and Dismemberment 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. However if coverage under your spouse's plan should terminate, you must apply for coverage under this plan within 31 days. If you apply after the 31 day period, the following conditions will apply:

1. For the Dental Benefit - Coverage will commence on the date you apply. However, the amount payable under Basic and Major Services will be limited to \$100 during the first 12 months your insurance is in force. For Orthodontic Services, the amount payable will be limited to \$100 during the first 3 years your insurance is in force.
2. For All Other Health Benefits - You will be required to submit evidence of insurability. Coverage will become effective on the date the insurer approves such evidence.

ELIGIBLE DEPENDENTS

Dependents are defined as a spouse (as described below) and unmarried dependent children, 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 all coverages except Long Term Disability. LTD 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

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

Dental

- 100% reimbursement of Basic Dental Services, to a combined annual maximum for Basic and Major Services of \$1,500 per person per calendar year
- 50% reimbursement of Major Restorative Dental Services, to a combined annual maximum for 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

- see benefit summary for your employee group for benefit amounts
- benefits payable after 60 working days
- benefits are non-taxable

Voluntary Accidental Death and Dismemberment

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