

Full-Time Staff: 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
Total	\$102.00	\$298.34

Sun Life Dental Plan #100602

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

Sun Life Health Spending Account (HSA) #100602

- \$1,000.00 credit each January 1st (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%

MOUNT ROYAL STAFF ASSOCIATION (MRSA)

- Membership dues are 1.1% of gross pay.



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.