

University Benefits Package

Negotiating Committee

Mount Royal Faculty Association



Background of Changes Proposed

- The University approached the Faculty Association post-ratification with a proposal for some changes to our benefits package
 - Some of those changes are inside the collective agreement (specifically 17.2.1) and some are outside of it (i.e.: vision care, personal spending account)
- Unless new options or changes are proposed/explained here, there are no other changes proposed (status quo)

What is Being Brought to Members to Decide

Today, you are being asked to vote on a motion to hold an online vote. That motion is:

- **MOTION THAT:** An election to approve amendments to Article 17.2.1, as presented during the September 27, 2019 MRFA Special Meeting, takes place via online voting, from 9:00 a.m. Tuesday, October 1, 2019, to 5:00 p.m. on Wednesday, October 2, 2019.

If we proceed to an online vote, you will be asked to respond to the following motion:

- **MOTION THAT:** "Article 17.2.1, as presented during the September 27, 2019 MRFA special meeting, be amended (as presented) until either June 30, 2020 or the ratification of a new collective agreement between the Association and its employer (the University); whichever date/event occurs first."

Extended Health Coverage Changes Proposed

- Vision (**new benefit**)
 - \$250/24 months for adults
 - \$250/12 months for child
 - One eye exam every 24 months for adults and 12 months for child
- Separate maximum of \$1000/benefit year for psychologist (**new benefit**)
 - All other paramedical remains at combined maximum of \$500/benefit year
- Hospital coinsurance at 100%
 - (**increased benefit** from 80%)
- Hearing aid coverage to \$1000/3 years
 - (**increased benefit** from current \$500/5 years)

Dental (Enhanced) Coverage Changes Proposed

- Recall exams to 6 months for adults
 - (increased benefit from 9 months)
- Combined annual Basic and Major Restorative to \$2000/benefit year
 - (increased benefit from \$1500)
- Orthodontic lifetime maximum to \$2500
 - (increased benefit from \$2000)

Health Care Spending Account (HSA) Changes Proposed

- Negotiated (2018-2020 CA) increase to HSA not being changed
- Introduction of Personal Spending Account (PSA)
 - (new benefit, no new overall dollars)
- Faculty can direct funds to PSA from HSA after January 1, 2020
- Faculty choose what portion of funds to direct (if any) to PSA
- If faculty do not choose to direct funds to PSA from HSA, funds remain in HSA (until they are used or expire per current terms)

Personal Spending Account Options as Proposed

This list is NOT exhaustive across the ten areas; provided in each area are samples only

Fitness Services	Fitness Equipment	Health Products & Services	Education/Personal Development	Green Living
<ul style="list-style-type: none"> • Personal trainers • Registration fees for fitness related events • Annual memberships (golf courses, ski hills) 	<ul style="list-style-type: none"> • Fitness tracking tools • Camping gear • Jogging or cycling strollers • Specialized athletic footwear(golf shoes) • Fitness related apparel (gear) 	<ul style="list-style-type: none"> • Alternative wellness services (i.e.: Reiki) • Cosmetic procedures (i.e.: tattoo removal) • Personal care items (sunscreen, heating pads, medical alert products/services) 	<ul style="list-style-type: none"> • Tuition fees for university/college courses incl. books) • Reading materials and book club memberships • Smartphones/tablets • Professional memberships fees 	<ul style="list-style-type: none"> • Public transit passes • Solar energy products • Asbestos removal • Composters, rain barrels and recycling bins
Work-Life Balance	Safety Initiatives	Professional Services	Insurance Premiums	Financial Services
<ul style="list-style-type: none"> • Childcare expenses • Eldercare expenses • Pet care services • Domestic services (house cleaning, snow removal) 	<ul style="list-style-type: none"> • Baby safety equipment • First aid kits and products • Home security systems and fees 	<ul style="list-style-type: none"> • Estate planning , financial investment counselling • Tax return preparation • Legal (wills, divorces, house sale/purchase) 	<ul style="list-style-type: none"> • Life and critical illness insurance premiums • Pet insurance premiums • Long term care facility premiums 	<ul style="list-style-type: none"> • RSP contributions • RESP contributions • TFSA contributions

Short Term Disability Changes Proposed*

Current Article 17.2.1

- 60 Days
- All 60 Days @ 100% pay
- No changes to reinstatement eligibility or process (also 17.2.1)

Proposed Article 17.2.1

- 75 Days
- First 35 Days @ 100% pay
- Next 40 Days @ 90% pay

*It is important to note the other benefit changes proposed are contingent on the members' acceptance of this change (the change being the acceptance of the motion to be voted on, online).

Long Term Disability Coverage Changes Proposed

- New tiered benefit plan = 60% of first \$2,730, 47.5% of next \$4,750 and 42.5% of the remainder of monthly salary
- The University will pay for both employee portion and employer portion of LAPP for faculty on LTD (previously Sun Life paid employee portion and the University paid employer portion)

Health and Dental Open Enrollment

- There is a one time opportunity to make changes to your coverage WITHOUT a major life event occurring.
- This is of particular importance to those members currently waiving coverage or on single coverage.
- This window will take place between mid Nov and mid Dec.

Basic Life Insurance Changes Proposed

- 2X annual salary
 - (Benefit decrease from 3X annual salary)
- Window will be provided to increase (through purchase) **Optional Life Insurance** an additional one times your annual salary (max \$100,000)
 - If done within window (mid Nov to mid Dec), there will be no medical required (guaranteed acceptance)
 - This is a one time guaranteed acceptance period
 - There is a total cap of \$350,000
 - Costs are based on age, gender, and smoking status

What is Being Brought to Members to Decide

Today, you are being asked to vote on a motion to hold an online vote. That motion is:

- **MOTION THAT:** An election to approve amendments to Article 17.2.1, as presented during the September 27, 2019 MRFA Special Meeting, takes place via online voting, from 9:00 a.m. Tuesday, October 1, 2019, to 5:00 p.m. on Wednesday, October 2, 2019.

If we proceed to an online vote, you will be asked to respond to the following motion:

- **MOTION THAT:** "Article 17.2.1, as presented during the September 27, 2019 MRFA special meeting, be amended (as presented) until either June 30, 2020 or the ratification of a new collective agreement between the Association and its employer (the University); whichever date/event occurs first."

Questions and Comments?

Motion

- **MOTION THAT:** An election to approve amendments to Article 17.2.1, as presented during the September 27, 2019 MRFA Special Meeting, takes place via online voting, from 9:00 a.m. Tuesday, October 1, 2019, to 5:00 p.m. on Wednesday, October 2, 2019.

The Motion for Yes/No Vote Online

- If the motion passes to proceed to an online vote, the motion you will be presented with is:
- **Motion that: "Article 17.2.1, as presented during the September 27, 2019 MRFA special meeting, be amended (as presented) until either June 30, 2020 or the ratification of a new collective agreement between the Association and its employer (the University); whichever date/event occurs first."**