

**MEMORANDUM OF UNDERSTANDING**

**Between**

**THE BOARD OF GOVERNORS OF MOUNT ROYAL UNIVERSITY**

**And**

**THE MOUNT ROYAL FACULTY ASSOCIATION**

**Regarding the MOU on the University Benefits Package signed on October 18, 2019**

This MOU extends the MOU signed on October 18, 2019 with the same title and a revised date.

The original MOU introduced and implemented a new benefits package for Employees to be effective January 1, 2020. As collective bargaining remains ongoing beyond the date of expiration of the above noted MOU, it is agreed by both parties that the MOU remain in place until June 30, 2021 or until such time as a new Collective Agreement is ratified, whichever comes first.

The original MOU including a summary of the benefits package is attached.

The Parties shall address any permanent changes to Article 16 *Benefits and Insurance*, and Article 17.2 *Medical Leave from the University* through the current round of collective bargaining.

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Jonathan Withey  
Board Negotiating Committee

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Anupam Das  
MRFA Negotiating Committee

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Date

# MEMORANDUM OF UNDERSTANDING

Between

THE BOARD OF GOVERNORS OF MOUNT ROYAL UNIVERSITY

And

THE MOUNT ROYAL FACULTY ASSOCIATION

Regarding the University Benefits Package for the period from January 1, 2020 to June 30, 2020

This MOU acts as an update to the MOU signed, June 14, 2019 with the same title with the revised date, and takes its place moving forward.

The University has proposed numerous changes to the group benefits package provided to Employees. While the majority of these changes would be permitted under the Collective Agreement in force from July 1, 2018 to June 30, 2020 (the CA), the proposed change contravenes the provisions of Article 17.2.1 Short Term Disability.

The parties agree to the implementation of the changes to the benefits package and such changes, beyond June 30, 2020, should be made through collective bargaining. A summary of the benefits package in place starting January 1, 2020 is attached.

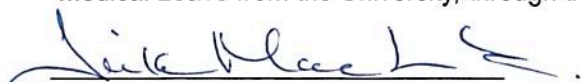
In this particular instance, in order to expedite implementation of the new benefits package, the Parties agree that for the period from January 1, 2020 to June 30, 2020 or the ratification of a new collective agreement, whichever occurs first, Article 17.2.1-Short Term Disability provision shall be re-written as follows.

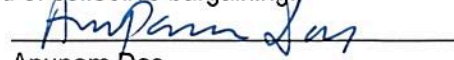
## 17.2.1 Short Term Disability

Upon commencement of employment, a Full-time Employee shall be entitled to seventy-five (75) Days of Short Term Disability coverage per year. The first thirty-five (35) Days shall be paid at 100% of the Employee's salary and the remaining Days shall be paid at 90% of the Employee's salary. This entitlement shall be reinstated immediately in the case of the same or related illness providing thirty (30) calendar days have elapsed since the Employee's return to work. In the case of a new illness, the seventy-five (75) Days of Short Term Disability leave will be reinstated immediately. After the maximum allowable Short Term Disability leave, Employees will be eligible for Long Term Disability.

Between November 14, 2019 to December 13, 2019, all Full-time Employees shall have the option to purchase additional life insurance and shall be provided guaranteed acceptance for the first optional \$100,000.00 coverage. The remainder of Article 17.2 - Medical Leave shall remain in force as written.

The Parties shall address any permanent changes to Article 16- Benefits and Insurance, and Article 17.2 - Medical Leave from the University, through the next round of collective bargaining.

  
Trika Macdonald,  
Board of Governors  
Negotiating Committee

  
Anupam Das,  
Mount Royal Faculty Association  
Negotiating Committee

Oct 18, 2019

Date:

## 2020 Detailed Benefit Changes

### *Extended Health*

- Add vision - Vision \$250/24 months adults and \$250/12 months for child plus one eye exam every 24 months for adults and 12 months for child to a maximum of \$100.
- Separate maximum of \$1,000/ calendar year for psychologist, all other paramedicals remain at a combined maximum of \$500/ calendar year.
- Increase hospital coinsurance to 100% (was 80%).
- Increase hearing aids to \$1,000/ 3 years.

### *Dental*

- Recall exams revised to 6 months for adult recall.
- Increase combined annual maximum Basic and Major to \$2,000/ calendar year.
- Increase Orthodontic lifetime maximum to \$2,500.

### *Short Term Disability for all leaves starting January 1, 2020 or later.*

- 100% pay for first 35 Days of STD and 90% for remaining 40 Days.

### *Long Term Disability*

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

### *Health and Dental Open Enrollment*

- Due to the enhancements in our Health and Dental coverage, you have a **onetime** chance to make changes to your coverage without a life event change. If you are waiving coverage or on single coverage and want to make additions (add family coverage) This can be done during a one time opt in window from November 14 to December 13.

### *Optional Life Insurance additions*

- You will be able to add one times your annual salary up to \$100,000 without supplying medical evidence. This is a onetime guaranteed acceptance period. If you already have Optional Life insurance you will be capped at a total of \$350,000.
- Costs are based on age, gender and smoking status. Please see attached rate schedule

## **January 1, 2020**

### *Basic Life Insurance*

- Your coverage will drop from three times your annual salary to two times your annual salary. All faculty wanting to make up the difference (up to \$100k) through optional life insurance will have the option to purchase this coverage from **November 14 – December 13, 2019.**

### Optional Life Insurance

- In case you are already at the maximum amount for Optional Life insurance Sun Life has agreed to up our maximum optional coverage to \$350,000 (from \$250,000)

### Health Spending Account

- Between November 1, 2019 and November 15, 2019, you can choose to opt for a Personal Spending Account effective January 1, 2020. You will be able to assign 100% HSA, 100% PSA or whatever split you desire between the two.

### Examples of coverage costs

The following are examples of employees' monthly savings under the new plan.

<b>Faculty</b>		
Annual salary of \$80,000 – health and dental family coverage		
LTD decrease \$34	Health and dental increase \$24.78	Total approximate savings \$9/month
Annual salary of \$100,000 – health and dental family coverage		
LTD decrease \$42	Health and dental increase \$24.78	Total approximate savings of \$17/month
Annual salary of \$120,000 – health and dental single coverage		
LTD decrease \$50	Health and dental increase \$8.20	Total approximate savings \$42/month

### Optional Life Insurance

- Employee (units of \$10,000 to a maximum of \$350,000) – see below for rates

### Optional Life Rates (per \$10,000)

Age Band	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
Under 25	\$ 0.66	\$ 0.49	\$ 0.23	\$ 0.18
25 - 29	0.55	0.37	0.23	0.18
30 - 34	0.55	0.34	0.32	0.24
35 - 39	0.78	0.49	0.48	0.32
40 - 44	1.36	0.85	0.77	0.50
45 - 49	2.48	1.49	1.25	0.74
50 - 54	4.22	2.53	2.10	1.32
55 - 59	7.12	4.28	3.78	2.38
60 - 64	11.73	7.22	6.24	3.79
65 - 69	17.66	10.87	9.21	5.72