



EMPLOYEE BENEFITS SUMMARY

FULL-TIME STAFF | JULY 2014

	Eligibility	Coverage	Coverage If Disabled	Coverage at Termination, Retirement or Death	Monthly Cost																		
Basic Life Insurance	All full-time academic and support staff appointed for one year or longer, will participate starting on date of employment.	<ul style="list-style-type: none"> Insurance coverage is equal to member's basic annual salary. Benefit is payable in the event of the member's death. 	Coverage continues at no cost to the staff member, while receiving Long Term Disability benefits.	<ul style="list-style-type: none"> Coverage ceases at termination of employment or retirement. Member may have the option of converting existing coverage to an individual life insurance policy, within 31 days of termination. Certain restrictions may apply. Retired staff who have been a member of the group insurance plan for at least 10 years and who are at least 55 years of age have the option to continue their Basic Life Insurance coverage to age 71. 	<ul style="list-style-type: none"> Paid 100% by University. \$0.152/\$1,000 of coverage, plus applicable RST 																		
Optional Life Insurance & Spousal Optional Life	Participation is optional.	<ul style="list-style-type: none"> Member may apply for up to 40 units of coverage for themselves, and/or their spouse. The unit value is \$10,000. Benefit is payable in the event of death. 	Same as Basic Life Insurance.	<ul style="list-style-type: none"> Coverage ceases at the earlier of termination of employment, retirement or age 85. Member may have the option of converting existing coverage to an individual life insurance policy, within 31 days of termination. Certain restrictions may apply. Retired staff who have been a member of the group insurance plan for at least 10 years and who are at least 55 years of age have the option to continue their Optional Life Insurance coverage to age 71. 	<ul style="list-style-type: none"> Paid 100% by employee: <table border="1"> <thead> <tr> <th>Age</th> <th>Per \$10,000</th> </tr> </thead> <tbody> <tr> <td>< 35</td> <td>\$0.14</td> </tr> <tr> <td>35-44</td> <td>0.21</td> </tr> <tr> <td>45-54</td> <td>1.07</td> </tr> <tr> <td>55-64</td> <td>3.05</td> </tr> <tr> <td>65-69</td> <td>11.11</td> </tr> <tr> <td>70-74</td> <td>18.51</td> </tr> <tr> <td>75-79</td> <td>30.96</td> </tr> <tr> <td>80-84</td> <td>52.17</td> </tr> </tbody> </table> plus applicable RST 	Age	Per \$10,000	< 35	\$0.14	35-44	0.21	45-54	1.07	55-64	3.05	65-69	11.11	70-74	18.51	75-79	30.96	80-84	52.17
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Optional Dependent Life Insurance	Participation is optional.	<ul style="list-style-type: none"> Member may apply for up to 5 units of coverage. Each unit: spouse - \$3,000 and each child - \$1,500. Benefit is payable in the event of the death of the insured dependent. 	Same as Basic Life Insurance.	<ul style="list-style-type: none"> Coverage ceases at termination of employment, retirement or when dependent is no longer eligible. Member may have the option of converting existing spousal coverage to an individual life insurance policy, within 31 days of termination. Certain restrictions may apply. No conversion privilege is available for insurance on dependent children. 	<ul style="list-style-type: none"> Paid 100% by employee. \$1.00/unit. plus applicable RST
Basic AD&D Insurance	Same as Basic Life Insurance.	<ul style="list-style-type: none"> Coverage amount is \$20,000. Benefit may be payable in the event of the member's accidental death or injury. 	Same as Basic Life Insurance.	<ul style="list-style-type: none"> Coverage ceases at termination of employment or retirement. 	<ul style="list-style-type: none"> Paid 100% by University. \$0.54 per unit. plus applicable RST
Voluntary AD&D Insurance	Participation is optional.	<ul style="list-style-type: none"> Member may apply for up to 12 units of coverage Each unit - \$20,000 (maximum coverage amount - \$240,000) Eligible dependents are automatically covered for a percentage of the coverage elected. 	Same as Basic Life Insurance.	<ul style="list-style-type: none"> Coverage ceases at termination of employment or retirement. 	<ul style="list-style-type: none"> Paid 100% by employee. \$0.74 per unit plus applicable RST
Long Term Disability Insurance	Same as Basic Life Insurance.	<ul style="list-style-type: none"> Monthly benefit - 60% of monthly earnings. Benefits commence after 180 days of total disability. 	Premiums cease while receiving Long Term Disability benefits.	<ul style="list-style-type: none"> Coverage ceases on the earlier of date of termination, death or 6 months prior to normal retirement date. 	<ul style="list-style-type: none"> Paid 50% by University and 50% by employee. \$2.72/\$100 of earnings.

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Supplementary Health	Same as Basic Life Insurance.	<ul style="list-style-type: none"> Prescription drugs - deductible \$50 each is applied to the first 2 claims in the benefit year, 80% reimbursement, maximum annual benefit of the lesser of \$2,000 and the Pharmacare deductible. Medical coverage - reimbursement 80% of first \$500, 100% thereafter, various maximums apply. Hospital and Ambulance - 100% reimbursement, semi-private accommodation. Overall lifetime maximum of \$100,000. Global Medical Assistance - in the event of medical emergency, this benefit provides assistance in obtaining medical care when the member is travelling. Certain limitations apply. Healthcare Spending Account (HCSA) - member receives \$600/year (April 1- March 31), can be used to cover expenses not covered by group health or Pharmacare plans. 	Same as Basic Life Insurance.	<ul style="list-style-type: none"> Coverage ceases on termination of employment or retirement. Retired staff who have been a member of the group insurance plan for at least 10 years and are at least 55 years of age, may have the option of participating in the Retiree Health Plan. 	<ul style="list-style-type: none"> Paid 50% by University and 50% by employee. Single - \$21.60 Couple - \$42.80 Family - \$76.28 HCSA - paid 100% by University.
Dental	Same as Basic Life Insurance.	<ul style="list-style-type: none"> Basic dental services - 80% reimbursement. Major dental services - 60% reimbursement. Orthodontic dental services - 50% reimbursement. Orthodontic services are covered only for eligible dependent children up to age 19, provided treatment begins prior to age 18. Benefits are limited to an overall maximum of \$1,500/person/year. Orthodontic benefits are limited to \$2,000/child/lifetime. 	Same as Basic Life Insurance.	<ul style="list-style-type: none"> Coverage ceases on termination of employment or retirement. Retired staff who have been a member of the group insurance plan for at least 10 years and are at least 55 years of age, may have the option of participating in the Retiree Dental Plan. 	<ul style="list-style-type: none"> Paid 100% by University. Single - \$25.66 Couple - \$51.90 Family - \$92.44

This is a summary of the group insurance benefits. Certain limitations and exclusions may apply. The actual benefit provisions are contained in the Master Contracts issued by the insurers to the University of Manitoba or approved by the Board of Governors. The University of Manitoba retains the right to modify, reduce, or terminate benefits at any time. In the event of any variations or discrepancy, the contract, not this summary, will prevail. The benefits and rates shown in this document are effective as at July 2014 and are subject to change.