

# Benefits at a Glance

## Faculty of Health Sciences Members of TMG: Full-time Appointments (equal to or greater than 12 months)

**Benefit Year: July 1 to June 30**



- ☀ Visit HR Total Rewards to review your benefit booklet in full → select 'TMG': <http://hr.mcmaster.ca/employees/total-rewards>
- ☀ Register with 'My Sun Life' (using contract number 025018 and member ID/employee ID \_\_\_\_\_) to: submit claims online, view claims history, eligibility, coverage, and print your coverage card to keep in your wallet: [www.mysunlife.ca](http://www.mysunlife.ca).

Benefit	Coverage effective date of enrolment (unless otherwise noted)	Benefit Cost Details
<b>Extended Health</b>	100% Prescription drugs and supplies (based on Rx05 drug formulary), less any portion of the dispensing fee over \$6.50 100% Hospital accommodation (standard ward) 100% Ambulance services (when ordered by a doctor) 100% Paramedical services: \$500/yr per person, per practitioner, per benefit year: Physiotherapist, Occupational Therapist, Speech Therapist, Massage Therapist, Osteopath, Chiropractor, Naturopath, Podiatrist, Chiropodists 100% Expanded Mental Health Benefits: \$3000/yr per person, per benefit year: in total for services received by registered Psychologists, Social Workers and Psychotherapists. 100% Contact lenses, eyeglasses, laser eye surgery, up to \$500 per person every 24 months; (One eye exam up to \$100 every 24 months per person) 80% Orthotics, up to \$400 over 2 benefit years per person \$500 Healthcare Spending Account per year offers reimbursement for a wide range of health and dental expenses dependent on a member's own individual healthcare needs.	<i>Benefit provided at no cost to participant.</i>
<b>Dental</b>	100% Preventative dental procedures, including oral examinations every 9 months, children under 15 every 6 months 85% Basic dental procedures, including fillings, extraction of teeth, basic restoration, and oral surgery 70% Major dental procedures up to \$2500 per benefit year, including crowns, bridges, dentures, etc. 50% Orthodontic procedures up to \$2500 in covered person's lifetime per person	<i>Benefit provided at no cost to the participant.</i>
<b>Travel Benefits</b>	100% Out-of-province travel plan benefit, covers you and your family members for all eligible services and supplies under group benefits plan while travelling outside of Ontario; see Travel Benefit Brochure at Working at McMaster for more information, <a href="https://hr.mcmaster.ca/employees/total-rewards/emergency-travel-assistance/">https://hr.mcmaster.ca/employees/total-rewards/emergency-travel-assistance/</a>	<i>Benefit provided at no cost to the participant.</i>
<b>Life Insurance</b>	175% of your annual salary (insurable earnings maximum of \$100,000) for basic life insurance (mandatory) 25-1000% annual salary (insurable earnings max of \$100,000) for additional <u>optional</u> life insurance (cost of coverage based on your completed Health Statement form and approval by Sun Life). Combined maximum benefit of \$1,175,000.	<i>Basic benefit provided at no cost to participant. Optional insurance premiums paid in full by participant.</i>
<b>Accidental Death &amp; Dismemberment (AD&amp;D)</b>	Optional benefit covers members against death or dismemberment as the result of an accident, whether on or off the job. The member is responsible for the full premium for coverage selected. Please see the AD&D booklet, available at Working at McMaster for more information on coverage and amounts. <a href="https://hr.mcmaster.ca/employees/total-rewards/accidental-death-and-dismemberment/">https://hr.mcmaster.ca/employees/total-rewards/accidental-death-and-dismemberment/</a>	<i>Optional insurance, premiums paid in full by participant.</i>
<b>Long Term Disability</b>	LTD Coverage provides income continuance in the event the participant is unable to return to work due to long-term illness or disability.	<i>Premiums paid in full by the participant, deducted from biweekly payroll.</i>
<b>Group RRSP</b>	Eligible employees hired on or after June 16, 2009 are required to participate in the Group RRSP through Desjardins Financial. Each TMG Member is required to contribute 3.5% of base salary up to the Year's Maximum Pensionable Earnings ("YMPE"), 8% of base salary above the YMPE up to two times the YMPE, and 11% of base salary above two times the YMPE. The University matches each Member's required contributions. Members have the opportunity to make additional voluntary contributions. (Amounts current as of July 2022.)	<i>Required contributions are deducted from biweekly payroll. You will receive regular updates from Desjardins, including TWO separate receipts for tax purposes, accessible through your online Desjardins account.</i>

BENEFITS AT A GLANCE: THE MANAGEMENT GROUP

Note: The information provided above is intended to summarize in plain language, the McMaster University Benefit Plan for The Management Group (TMG) as of July 2022 (subject to change). For an exact and complete description of the Plan, consult the Plan Text. In cases where the information provided on this handout differ from that contained in the Plan text, the Plan text will govern.(July 2022)

[Please Note: Eligible employees include members of TMG with appointments greater than 12 months)

BENEFITS AT A GLANCE: THE MANAGEMENT GROUP	<b>Employee &amp; Family Assistance Program (EFAP)</b>	McMaster's EFAP, Telus Health, offers counselling, coaching, information and support for all issues relating to mental health, career, life balance, recovery management, health management, family support services and more. You may contact Telus Health 24 hours a day to access services (1-833-366-4544) or online at <a href="https://login.lifeworks.com/">https://login.lifeworks.com/</a> (you will need to sign up to access online services).	<i>Benefit provided at no cost to the participant.</i>
	<b>Personal Leave Time</b>	Eligible for vacation days, bereavement leave, sick leave and up to five Management Compensation Days (MCDs are pro-rated for TMG members holding part-time appointments) as authorized by your supervisor. Eligible for Maternity/Parental Leave: eligible employees may receive 95% of salary (less Employment Insurance income) up to 36 weeks, per the 'Parental and Pregnancy leave for TMG' policy.	<i>Benefit provided at no cost to the participant.</i>
	<b>Management Professional Development Allowance (MPDA)</b>	The Management Professional Development Allowance (MPDA) is designed for each TMG employee to invest in self-directed career development. All full-time members of TMG with a continuing appointment will be allocated a professional development allowance for each fiscal year, prorated based on a member's start date, and/or part-time status. The current MPDA benefit is \$2500/year. (Current as of November 2022).	<i>Benefit provided at no cost to the participant.</i>
	<b>Wellness and Healthy Workplace</b>	Wellness for McMaster Faculty and Staff promotes healthy living by providing programs and initiatives to the McMaster community to support their emotional, financial, intellectual, physical, social and spiritual wellness. Watch for regular communications from 'Healthy Workplace' and 'Organizational Development' for more information, or visit them online at: <a href="https://hr.mcmaster.ca/employees/health_safety_well-being/#tab-content-my-well-being">https://hr.mcmaster.ca/employees/health_safety_well-being/#tab-content-my-well-being</a>	<i>Benefit provided at no cost to the participant.</i>
	<b>Tuition Assistance &amp; Bursaries</b>	Eligible for financial assistance for tuition costs for approved courses related to your current or potential future responsibilities per the Tuition Assistance policy; and eligible for bursary funds for spouses/dependents after three years of continuous service, per the Bursary for Dependents policies.	<i>Benefit provided at no cost to the participant.</i>
	<b>Library Services</b>	Entitled to borrowing privileges at all University libraries. To borrow materials you will need a McMaster ID badge (separate from your FHS badge) available from the Campus Store in Gilmour Hall. You may also access many online materials through the library using your MAC ID.	<i>Benefit provided at no cost to the participant.</i>
	<b>Employee Discount Programs</b>	McMaster employees are eligible for Venngo WorkPerks employee discount program. Discounts are available from over 1700 vendors across Canada for restaurants, health and wellness, tickets and travel. All you need to do is sign up ( <a href="http://mcmaster.venngo.com">http://mcmaster.venngo.com</a> ) to access the discounts. Additionally, employees may be eligible for corporate phone plans. Please visit <a href="https://telecom.mcmaster.ca/products-services/mobile-services/">https://telecom.mcmaster.ca/products-services/mobile-services/</a> to learn more about how to access this perk.	<i>Benefit provided at no cost to the participant.</i>
	<b>Athletics &amp; Recreation</b>	McMaster's athletic facilities are available for a discounted 'employee' fee. Your Welcome Package from Human Resources contains a free 1-month trial membership. The David Braley Athletic Centre boasts an Olympic-sized pool, indoor track, squash courts, a climbing wall and The Pulse Fitness Centre. Visit <a href="https://rec.mcmaster.ca/">https://rec.mcmaster.ca/</a> for more information.	<i>Benefit provided at discounted cost to the participant.</i>

This 'Benefits at a Glance' is not inclusive of all benefits available to you. Please see your Benefit Plan for full coverage details.

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