

Benefits at a Glance

Faculty of Health Sciences Research Associate (Academic): 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 'Research Associates': <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.

Benefit	Coverage effective date of enrolment	Benefit Cost Details	
HEALTH SCIENCES RESEARCH ASSOCIATES (ACADEMIC)	Extended Health	<p>100% Prescription drugs and supplies, less any portion of the dispensing fee over \$6.50</p> <p>100% Hospital accommodation (standard ward)</p> <p>100% Ambulance services (when ordered by a doctor)</p> <p>100% Paramedical services: \$200/yr Speech Therapist; and \$300/yr (limit of \$15/visit) per person, per practitioner: Psychologist, Physiotherapist, Massage Therapist, Osteopath, Podiatrist, Chiropodist, Chiropractor, Naturopath, Christian Science Practitioner</p> <p>100% Contact lenses, eyeglasses, laser eye surgery, up to \$250 for one purchase every 24 months (per employee)</p> <p>(no coverage for eye exams – however, children under the age of 19 are covered by OHIP for eye exams every 12 months)</p> <p>80% Orthotics, up to \$400 over 2 benefit years</p> <p>75% Hearing aids, up to \$500 over 3 benefit years</p>	Benefit provided at no cost to participant.
	Dental	<p>100% Preventative dental procedures, including oral examinations every 9 months, children under 15 every 6 months</p> <p>85% Basic dental procedures, including fillings, extraction of teeth, basic restoration, and oral surgery</p> <p>70% Major dental procedures up to \$2000 per benefit year, including crowns, bridges, dentures, etc.</p> <p>50% Orthodontic procedures up to \$2000 in covered person's lifetime</p>	<p>Benefit provided at no cost to the participant.</p> <p><i>Note: Expenses paid in accordance with Ontario Dental Association Fee guide. The fee guide is updated every July 1 to reflect ODA rates for current year.</i></p>
	Travel Benefits	<p>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 Insurance Coverage from HR Total Rewards for more information, https://hr.mcmaster.ca/employees/total-rewards/emergency-out-of-country-insurance/</p>	Benefit provided at no cost to the participant.
	Life Insurance	<p>175% of your annual salary (insurable earnings maximum of \$100,000) for basic life insurance (mandatory)</p> <p>25-500% annual salary (insurable earnings max of \$100,000) for optional life insurance (cost of coverage based on your completed Health Statement form and approved by Sun Life). Combined maximum of 675,000.</p>	Basic benefit provided at no cost to participant. Optional insurance premiums paid in full by participant.
	Accidental Death & Dismemberment (AD&D)	<p>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. https://hr.mcmaster.ca/employees/total-rewards/accidental-death-and-dismemberment-add/</p>	Optional insurance, premiums paid in full by participant.
	Long Term Disability	LTD Coverage provides income continuance in the event the participant is unable to return to work due to long-term illness or disability.	Premiums paid in full by the participant, deducted from biweekly payroll.
	Group RRSP	<p>Eligible employees hired on or after July1, 2013 are required to participate in the Group RRSP through Desjardins Financial. Members are required to contribute 3.5% of base salary up to the Year's Maximum Pensionable Earnings ("YMPE"), 7% of base salary above the YMPE up to two times the YMPE, and 10.5% 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.</p> <p>[Please Note: Eligible employees include members with appointments <u>greater than</u> 12 months)</p>	Required contributions are deducted from biweekly payroll. You will receive regular updates from Desjardins, including <u>TWO</u> separate receipts for tax purposes, accessible through your online Desjardins account.

Note: The information provided above is intended to summarize in plain language, the McMaster University Benefit Plan for Research Associates in the Faculty of Health Sciences as of February 2014 (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. (March 2019)

Personal Leave Time	Eligible for vacation days, bereavement leave and sick leave per your offer letter, and/or as authorized by your supervisor.	<i>Benefit provided at no cost to the participant.</i>
Employee & Family Assistance Program (EFAP)	McMaster's EFAP, Homewood 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 Homewood Health 24 hours a day to access services (1.800.663.1142) or online at www.homeweb.ca (you will need to sign up to access online services).	<i>Benefit provided at no cost to the participant.</i>
Wellness and Healthy Workplace	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: https://hr.mcmaster.ca/employees/health_safety_well-being/#tab-content-my-well-being	<i>Benefit provided at no cost to the participant.</i>
Tuition Assistance & Bursaries	Eligible for financial assistance for tuition costs for approved courses relevant to your Fellowship 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>
Library Services	Entitled to the access and 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.	<i>Benefit provided at no cost to the participant.</i>
Employee Discount Programs	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 (http://mcmaster.venngo.com) to access the discounts. Additionally, employees may be eligible for corporate phone plans. Please visit http://mcmaster.ca/uts → voice & data communication to learn more about how to access this perk.	<i>Benefit provided at no cost to the participant.</i>
Athletics & Recreation	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 https://rec.mcmaster.ca/ 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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