

# Benefits at a Glance

## Faculty of Health Sciences MUFA Faculty: 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 'Faculty & Senior Academic Librarians': <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	
BENEFITS AT A GLANCE: MUFA FACULTY	<b>Extended Health</b>	100% Prescription drugs and supplies, less any portion of the dispensing fee over \$6.50 100% Hospital accommodation coverage for difference between ward and semi-private to max \$110 per day; and difference between ward and private to a max of \$10 per day. Where costs exceed \$300 per person per year, out of pocket expenses beyond \$300 reimbursed at 100%. 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, Christian Science Practitioner 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 \$400 per person every 24 months; (One eye exam up to \$100 over 2 benefit years per person; children under the age of 19 are covered by OHIP for eye exams every 12 months) 80% Orthotics, up to \$400 per person over 2 benefit years 80% Hearing aids, up to \$1500 per person per ear, over 3 benefit years	Benefit provided at no cost to participant.
	<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	Benefit provided at no cost to the participant. <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>
	<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-out-of-country-insurance/">https://hr.mcmaster.ca/employees/total-rewards/emergency-out-of-country-insurance/</a>	Benefit provided at no cost to the participant.
	<b>Life Insurance</b>	175% of your annual salary (insurable earnings maximum of \$150,000) 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 \$1,262,500.	Basic benefit provided at no cost to participant. <u>Optional</u> insurance premiums paid in full by participant.
	<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-add/">https://hr.mcmaster.ca/employees/total-rewards/accidental-death-and-dismemberment-add/</a>	<u>Optional</u> insurance, premiums paid in full by participant.
	<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. Coverage under the LTD plan takes effect upon successful completion of the participant's probationary period.	Premiums paid in full by the participant, deducted from biweekly payroll.

Note: The information provided above is intended to summarize in plain language, the McMaster University Benefit Plan for MUFA Faculty as of July 2019 (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. (December 2019)

<b>Pension</b>	Eligible faculty are required to participate in the Contributory Pension Plan. Upon retirement, participants will receive a pension based on his/her Best Average Salary and years of Pensionable Service. Each Faculty Member is required to contribute 8% of his/her Regular Annual Salary up to the current Year's Maximum Pensionable Earnings ("YMPE") and 11% of his/her Regular Annual Salary in excess of the YMPE. (Amounts current as of January 2019). (Please Note: Eligible employees include MUFA faculty members with appointments <u>greater than</u> 12 months)	<i>Required contributions are deducted from biweekly payroll. You will receive an annual pension statement.</i>
<b>Retirement Benefits</b>	Faculty hired on or after July 1, 2006 require at least 10 years of employment at McMaster to be eligible for retiree health and dental benefits upon retirement. Faculty retiring after July 1, 2012 will contribute towards their post-retirement benefits upon retirement.	<i>25 years or more: 25% of cost 20 years or more: 50% of cost 10 years or more: 75% of cost</i>
<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, etc. as detailed in your offer letter and authorized by your supervisor. Eligible for Maternity/Parental Leave with at least 13 weeks continuous service prior to delivery or adoption: eligible faculty may receive 95% of regular salary (less Employment Insurance income) up to 30 weeks, per the 'Pregnancy/Parental Leave Policy for Faculty and MUFA Librarians'.	<i>Benefit provided at no cost to the participant.</i>
<b>Professional Development Allowance (PDA)</b>	McMaster is committed to promoting the professional development activities of its faculty members. An annual professional development allowance is made available as an option to each eligible faculty member, and may be pro-rated for faculty appointed after July 1. The faculty member must participate in the University's Career Progress/Merit Plan to be eligible under this policy. The annual PDA amount is specified in the current Joint Committee Agreement (found at <a href="http://macfaculty.ca">http://macfaculty.ca</a> ).	<i>Benefit provided at no cost to the participant.</i>
<b>Child Care Allowance</b>	Faculty members who are employed on June 30 of a Benefit Period (July 1 – June 30) will be eligible to receive the full Child Care Allowance for each of their dependents under the age of 7. Faculty members and their dependents must be enrolled in the Extended Health and Dental plan to be eligible. The maximum amount allowable per eligible dependent per year is capped at \$2500.	<i>Benefit provided at no cost. The Child Care Allowance is considered employment income, and subject to applicable taxes and deductions.</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 if employed on a continuing basis for at least half the normal full-time hours or on a contractually limited appointment for at least half the normal full-time hours for a minimum of one year per the Tuition Assistance policy. 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. Note: tuition assistance provided on a pro-rated basis if work less than half the normal FT hours.</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="http://mcmaster.ca/uts">http://mcmaster.ca/uts</a> → voice & data communication 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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