

Summary of Benefit Costs

As of April 1, 2025

Trust and Research Academic Staff Agreement
>12 months

Employer Paid Monthly Costs

Health Coverage

	Dental
Dental	\$251.00
Supplementary Health	\$366.00
EFAP	\$6.60

Income Protection

Long Term Disability coverage of 70% of salary	.81% of payroll
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Life and Critical Illness Insurance

Basic Life Insurance coverage of \$100,000	\$9.00
Basic Critical Illness Insurance coverage of \$10,000	\$3.60

These costs are a taxable benefit.

Universities Academic Pension Plan (UAPP)

UAPP contributions are shared equally by the University and the employee.

	Employer Pays	Employee Pays
Salary up to \$68,500	11.49%	11.49%
Salary over \$68,500	15.55%	15.55%
Salary above \$201,050.00	2.015%	2.015%

Employee Paid Monthly Costs for Optional Benefits

Optional Employee Life Insurance

Monthly Cost per \$10,000 unit; Maximum coverage of 50 units (\$500,000).

Rates are adjusted based on your age on July 1st of each year.

	Male		Female	
Age	Non Smoker	Smoker	Non Smoker	Smoker
Under age 34	\$.40	\$.80	\$.20	\$.30
35 to 39	\$.50	\$1.00	\$.30	\$.50
40 to 44	\$.60	\$1.40	\$.40	\$.80
45 to 49	\$1.10	\$2.60	\$.80	\$1.50
50 to 54	\$1.90	\$4.30	\$1.30	\$2.40
55 to 59	\$3.50	\$7.50	\$2.20	\$3.70
60 to 64	\$4.10	\$9.50	\$2.50	\$4.00
65 to 69	\$5.20	\$11.70	\$3.00	\$4.60
70 to 74	\$11.07	\$25.65	\$6.88	\$11.00

Optional Dependent Life Insurance \$9.86

Voluntary Accident Insurance Plan (ADD)

Maximum coverage of 16 units (\$480,000)

Employee Coverage \$.75 per \$30,000 unit of coverage

Family Coverage \$1.05 per \$30,000 unit of coverage

Optional Employee or Spouse Critical Illness Insurance

Monthly Cost per \$25,000 unit; Maximum coverage of 12 units

(\$300,000). Rates are adjusted based on your age on April 1st of each

year.	Male		Female	
Age	Non Smoker	Smoker	Non Smoker	Smoker
Under age 25	\$2.50	\$3.55	\$2.50	\$3.45
25 to 29	\$3.35	\$5.55	\$3.45	\$5.70
30 to 34	\$4.15	\$7.50	\$4.30	\$8.25
35 to 39	\$5.05	\$9.80	\$5.20	\$10.25
40 to 44	\$7.05	\$15.05	\$7.65	\$14.90
45 to 49	\$10.75	\$25.20	\$11.65	\$23.25
50 to 54	\$16.10	\$41.90	\$16.65	\$35.70
55 to 59	\$22.10	\$62.65	\$21.95	\$54.35
60 to 64	\$37.10	\$101.80	\$35.45	\$76.70
65 to 69	\$54.50	\$155.15	\$54.00	\$119.15
70 to 74	\$108.50	\$249.15	\$77.25	\$172.90

You will be notified of rate increases that may occur during the annual renewal of these plans.