Memorandum of Agreement

between

Royal Roads University

and the

Royal Roads University Faculty Association

The parties agree that the Article 33.4 and 33.5 have been amended as follows:

Group Life and Accidental Death & Dismemberment (AD&D) Insurance

The University shall maintain Group Life and Accidental Death & Dismemberment Insurance Plans and shall pay one hundred percent (100%) of the monthly premiums. Term Life Insurance of two times (2x) annual salary in the event of employee's death; and Accidental Death & Dismemberment of two times (2x) annual salary.

The University shall also offer Optional Life Insurance (employee and/or spousal coverage) with premiums one hundred percent (100%) employee-paid.

Group Life and Accidental Death & Dismemberment (AD&D) Insurance does not apply to limited term Faculty members who are in positions for two years or less.

Long Term Disability (LTD)

The University shall maintain a Long-Term Disability (LTD) plan and the University shall pay one hundred percent (100%) of the monthly premium. It shall be mandatory for employees to enroll in and maintain coverage under the LTD plan. The Long-Term Disability Insurance benefit is two-thirds (2/3) of the employee's monthly basic earnings to a maximum of \$6000 (qualifying period of seventeen (17) weeks). Upon ratification of this new agreement, any new LTD claim is subject to tax deductions.

Long Term Disability (LTD) does not apply to limited term Faculty members who are in positions for two years or less.

J. Shr		
	Date	September 24, 2020
On behalf of RRUFA		
Kutz	Data	Sentember 24, 2020
On behalf of Royal Roads University	Date	September 24, 2020