

Summary of Benefit Costs

As of July 1, 2026

Trust and Research Academic Staff Agreement
>12 months

Employer Paid Monthly Costs

Health Coverage

	Dental
Dental	\$276.00
Supplementary Health	\$439.00
EFAP	\$6.60

Income Protection

Long Term Disability coverage of 70% of salary	1.36% of payroll
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Life and Critical Illness Insurance

Basic Life Insurance coverage of \$100,000	\$10.80
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 \$74,600	11.02%	11.02%
Salary over \$74,600	14.84%	14.84%
Salary above \$218,991.11	2.11%	2.11%

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.