

Memorandum of Understanding – 11 BENEFITS

The terms and conditions of the benefits listed in Article 12 shall be as stipulated in the relevant instruments (insurance policies, etc.) listed below.

The Association recognizes the University’s right to alter from time to time the specific terms of these instruments, provided the level of benefits and/or services to member will not be negatively impacted. Nothing in this Memorandum of Understanding precludes the University from tendering the listed policies during the life of this Agreement.

For the life of this collective agreement only The University shall provide benefit coverage for active members of the Association as stipulated in the following policies:

Benefit Coverage	Policy Holder	Insurance Carrier	Policy Number
Group Life Insurance	Council of Ontario Universities	SunLife	50813-G
Long Term Disability	Ryerson University	SunLife	50580
Extended Health And Dental	Ryerson University	SunLife	25180
Business Travel Accident	Ryerson University	RBC	GTA 12020
Voluntary Accidental Death And Dismemberment	Council of Ontario Universities	SunLife	6477
University Health Insurance Plan	Council of Ontario Universities	SunLife	050150

The University shall provide the Association on an annual basis the following information as it pertains to members of the Association:

- Total Life Insurance premiums paid by the University
- Total Long Term Disability (LTD) premiums paid by the University
- Total Medical and Dental claims paid inclusive of fees, taxes and expenses
- Total Life Insurance claims paid by the insurance carrier
- Total LTD claims paid by the insurance carrier
- A copy of the Medical & Dental policy
- A copy of the Life Insurance & LTD policies