

# Memorial University

Post-Retirement Group Benefits  
Pre-1993 Retirees and Principal Beneficiaries  
Current Cost-Sharing Arrangement  
Retirees: 50% (30% Health Only)  
University: 50% (70% Health Only)  
Effective April 1, 2026  
(subject to change, annually)

	<u>Retiree Deduction</u>	<u>University Contribution</u>
<b><u>Life Insurance</u></b>		
1x salary to age 65 (minimum coverage of \$70,000)	<b>\$0.074 per \$1,000</b>	<b>\$0.074 per \$1,000</b>
\$7,000 coverage from age 65-72	<b>\$0.52</b>	<b>\$0.52</b>
<b><u>Health</u></b>		
Single	<b>\$37.68</b>	<b>\$87.92</b>
Family	<b>\$112.08</b>	<b>\$261.52</b>
<b><u>Dental</u></b>		
Single	<b>\$25.50</b>	<b>\$25.50</b>
Family	<b>\$46.67</b>	<b>\$46.67</b>
<b><u>Travel</u></b>		
Single	<b>\$2.87</b>	<b>\$2.87</b>
Family	<b>\$4.95</b>	<b>\$4.95</b>