

Memorandum of Agreement

between

St. Francis Xavier University (the "University")

and

Unifor Local 2102 (the "Union")

(collectively, the "Parties")

RE: Long Term Disability Plan Amendment

The Parties agree that the following changes will be made to the Long Term Disability and Extended Health coverage effective October 1, 2025:

1. The current Unifor Long Term Disability Plan will be discontinued. All employees currently on long term disability will continue to receive long term disability benefits under the terms of the current Plan.
2. Eligible Union members will be enrolled in the University's existing non-taxable Long Term Disability Plan. Union members will be responsible for 100% of the premiums for the non-taxable Plan.
3. The cost sharing for Extended Health and Dental benefits for eligible Union members will be changed from 80% employer and 20% employee to 90% employer and 10% employee.
4. Union members eligible for Extended Health and Dental benefits will be enrolled in the University's travel insurance program. The Employer will pay 100% of the premiums for this program.

Signed this 22 day of October, 2025.



For the University



For the Union