

BENEFITS OVERVIEW – BCGEU-

Okanagan

January 26, 2011



TODAY'S BENEFITS PRESENTATION

- What are the benefit plans at UBC?
- What are the costs?
- What is my health benefit coverage?
- How do I make a claim?
- What is the coverage for my other benefits?
- Where can I get more information?

- Questions

Note: Plan enrollment and coverage depends on eligibility, appointment type, and employment group. Some benefits are optional and require enrollment. Costs are subject to change. For further information, please refer to www.hr.ubc.ca/benefits. If there are any discrepancies in this presentation, the official documentation shall prevail.

What are the Benefit Plans at UBC?



What are the Benefit Plans at UBC?

- Medical Services Plan of BC (MSP)
- Extended Health Benefits (EHB)
- Dental (DEN)
- Employee and Family Assistance Program (EFAP)
- Basic Group Life Insurance (BGL)
- Optional Life Insurance (OPT)
- Income Replacement Plan / Disability Benefit Plan
- Staff Pension Plan
- Tuition Waivers
- Leaves including sick and vacation
- Top-up benefits for Maternity, Parental, and Adoptive Leave
- Retiree & Survivor Benefits Program (RSB)

What are the costs?



MONTHLY BENEFITS COST: BCGEU Okanagan

Benefit	Employee share	Employer Share
MSP* (optional) *taxable	0%	100% S: \$60.50; C: \$109.00; F: \$121.00
Extended Health (optional)	0%	100% S: \$32.14; C/F: \$107.34
Dental Care (optional)	0%	100% S: \$39.66; C: \$77.64 F: \$132.00
Employee and Family Assistance Program (mandatory)	30% S/C/F: \$1.20	70% S/C/F: \$2.80
Basic Group Life* (mandatory) *taxable	0%	.219% of gross monthly salary
Optional Life (optional)	100% Depends on age and smoker status	0%
Disability Insurance (mandatory)	1.60% of gross monthly salary	0%

EMPLOYEE BENEFIT DEDUCTIONS AND MY PAY

Monthly paid employees

- 15th of the month: income-based deductions (Pension, Disability)
- end of the month: income-based deductions + 100% of all fixed deductions (MSP – if applicable, EFAP, Optional Life)

Hourly paid employees

- 8th of the month: income-based deductions (Disability) + 100% of all fixed deductions (MSP – if applicable, EFAP, Optional Life)
- 23rd of the month: income-based deductions

Any questions about your paycheque?

Contact UBC Okanagan Finance - Payroll (250) 807-8806 or (250) 807-8625

What is my health benefit coverage?



Medical Services Plan of BC (MSP)

- The Medical Services Plan (MSP) is the Provincial Government's medical insurance plan.
- It pays for medically required services of physicians and surgeons, as well as dental and oral surgery when it is medically required to be performed in a hospital.
- **Website:** <http://www.health.gov.bc.ca/msp/infoben/index.html>

EMPLOYEE AND FAMILY ASSISTANCE PROGRAM

- Provider is Human Solutions
- Confidential counselling services from Human Solutions' network of registered counsellors and psychologists
- Health and wellness services are also available (nutrition, childcare and parenting support, caregiver support, financial and legal advice, etc.)
 - E-courses and plan-smart services
- To set up an appointment, contact Human Solutions directly at 1-800-663-1142
 - other options include telephone and online counselling

Website: www.humansolutions.ca

EXTENDED HEALTH

- Annual deductible of \$25 per single or family
- \$1,000,000 lifetime maximum per person
- Eligible dependent: same sex or opposite sex spouse, common-law partner, dependent children under age 19, or between age 19 and 25 if in full-time attendance at a school or university
- Eligible expenses include:
 - Prescription drugs
 - Hospital room
 - Medical equipment and supplies
 - Paramedical services
 - Vision Care
 - Out-of-Country Emergency Medical & Travel Assistance

EXTENDED HEALTH REIMBURSEMENT

Hospital room and medical equipment/supplies

- 80%

Prescription drugs

- 85% for PharmaCare / 70% for non-PharmaCare

Paramedical services

- 80% (maximums apply)
- Psychologist: \$1,200/year
- Speech therapist, acupuncturist, chiropractor, naturopath, homeopath, osteopath, podiatrist or chiropodist: combined \$600/year
- Physiotherapist and massage therapist: \$750/year
- Doctor's referral required for psychologist and massage therapy

EXTENDED HEALTH REIMBURSEMENT Continued

Vision Care

- 100%
- Maximum: \$400 in a 24 month period (adults and children)
- Eligible expenses: prescription frames, lenses and contact lenses, eye exams, prescription sunglasses and laser eye surgery

Out-of-Province/Country

- Items *Sun Life* would normally cover in-province continue to be covered outside home province (same reimbursement and up to BC rates)
- Items *MSP* would normally cover in-province continue to be covered outside home province in the event of an emergency only up to BC rates. Sun Life will cover up to 100% of emergency medical expenses. Contact Europ Assist in the event of emergency.

DENTAL CARE

- No annual deductible
- Reimbursement and maximum depends on procedure
- Eligible dependent: same as Extended Health
- **Basic services** (teeth cleaning, x-rays, etc.): 100%
 - no maximum
- **Major services** (crowns, dentures, etc.): 70%
 - no maximum
- **Orthodontics**: 65% up to a maximum of \$3,000/person
- Reimbursement is based on BC Dental Fee Guide

Extended Health & Dental Benefits Provider Information

- Benefits provider is Sun Life
- Two numbers to know:
 - **Group/Contract/Policy:** 25205
 - **Member/Certificate:** your UBC employee ID
- On-line services available to plan members (www.mysunlife.ca)
 - health and wellness resources
 - download personalized coverage card included EuropAssist Info.
 - submit some claims online (dental, vision and paramedical claims)
 - sign up for paperless claim statements and direct deposit
 - call Sun Life to set up your access (1-800-661-7334)
- Visit the UBC HR Benefits website to view your benefits booklet for complete coverage details (www.hr.ubc.ca/benefits)

How To Make a Claim

Website:

<http://hr.ubc.ca/benefits/claims/>



MAKING CLAIMS: EXTENDED HEALTH

- **Prescription drugs**

- present your pay-direct drug card at the Pharmacy
- if you do not have one or lost it, download it at www.mysunlife.ca
- remember to be registered for Fair PharmaCare and provide confirmation of your registration to Sun Life (web: <http://hr.ubc.ca/benefits/medical-services-plan/fair-pharmacare/>)

- **All other claims**

- pay first, submit your receipts to Sun Life for reimbursement using a claim form
- claims for vision care and paramedical services can be submitted online via the Sun Life Plan Member website (no paper claim form)
- you do not need to submit your receipts for online claims unless you are randomly selected by Sun Life to provide proof of claim

MAKING CLAIMS: DENTAL CARE

- ✓ Advise your dental office of your group number and member ID (no dental card will be issued)

Method of reimbursement depends on **your dental office**:

1. Dental office submits claims electronically on your behalf and deals with Sun Life directly – *you pay your dentist what the plan does not cover*
2. Dental office submits claims electronically on your behalf, and you deal with Sun Life directly – *you pay your dentist the full cost and Sun Life reimburses you for what the plan covers*
3. Dental office does not submit claims electronically on your behalf – *you pay your dentist the full cost and you submit a claim to Sun Life by paper or online via the Sun Life Plan Member website (Sun Life reimburses you for what the plan covers)*

Pre-Authorization of Claims

Dental :

- Not all dental care procedures (e.g. implants) are covered by the UBC Dental benefits plan and some dental treatments may exceed your benefit limit.
- Submit a pre-authorization for dental work to Sun Life **before** you have the procedure done, especially if:
 - Your dental care procedure will cost more than \$500 or for any amount if cost may be prohibitive to you
 - You need an orthodontic treatment, such as braces to re-align crooked teeth

Extended Health:

- For medical services or equipment expenses over \$5,000 or for any amount if cost may be prohibitive to you

Why? Pre-authorizations tell you whether a particular service or item is covered and whether only a portion is covered by your plan, and will show you what amount you can expect to pay.

Coordination of Benefits (COB)

- Allows for additional enrolment in Extended Health & Dental if you and your eligible dependents are enrolled in separate Extended Health & Dental coverage elsewhere
- May provide additional reimbursement for medical & dental items & services covered under both plans or coverage for those not covered by one of the plans
- Most common is for spouses or common-law partners with coverage through their own employer to coordinate
- UBC plans allow for COB
- Check with other plan(s) to see if COB permitted

What is the coverage for my other benefits?



BASIC LIFE INSURANCE

- Coverage is based on your age and annual basic salary at death
 - - Range is 1 – 4 times your annual basic salary
 - - Maximum benefit is \$300,000
- Life insurance benefit is paid to your designated beneficiary
- Ensure your beneficiary information is kept up-to-date
 - change forms available from the HR Benefits website
 - submit forms to Payroll for processing

OPTIONAL LIFE INSURANCE

- Must be enrolled in Basic Life
- Coverage available to employee and/or spouse/partner
- Cost depends on age and if you are a smoker or non-smoker and is paid by you through payroll deductions
- Coverage is available in units of \$25,000 up to a maximum of \$250,000
- Dependent children are automatically covered at no extra cost at a rate of \$5,000 of coverage for every \$25,000 of spousal coverage or for single parents every \$25,000 of employee coverage

OPTIONAL LIFE ACCIDENTAL DEATH & DISMEMBERMENT (AD&D):

- Must have Optional Life Insurance coverage
- AD&D available to employee only (no spousal AD&D)
- Equivalent dollar value to Optional Life Insurance coverage

OPTIONAL LIFE APPLICATION PROCESS

Application process:

1. Submit an application to UBC
2. UBC Payroll will send you a Sun Life medical form
3. Complete and send to medical form to Sun Life directly
4. Sun Life will advise you in writing (with a copy to UBC Payroll) and let you know whether you have been approved for coverage

OPTIONAL LIFE INSURANCE Continued

- Submit form to reduce or cancel coverage at any time
- Spousal coverage ends if you work past age-65
- Employee coverage ends at 71 if you continue to work
- Following the end of your employment, you may convert your coverage to an individual policy available from the insurance carrier during a 31-day conversion period (maximum amount \$200,000)

Paid Sick Leave

- Accumulate 1 1/4 days per month up to a maximum of 152 days
- Pro-rated for part-time employees

Disability Benefit Plan

- Provides a monthly disability benefit in the event of longer-term illnesses or injury
- Must serve a six month waiting period and meet the definition of disability in order to qualify for benefits
- Non-taxable monthly income that is based on a percentage of your pre-disability salary:
 - **-70% of first \$625 of basic income**
 - **-60% of next \$500 of basic income**
 - **-40% in excess of first \$1,125 of basic income**
 - **Maximum monthly benefit is \$3,500**
- Paid for the duration of your disability to recovery, death, or normal retirement at age 65
- University maintains certain benefits during your period of disability
- Visit the UBC HR Benefits website to view your benefits booklet for complete coverage details (www.hr.ubc.ca/benefits)

Tuition Fee Waiver Benefit

Eligibility

- Full-time and part-time continuing employees after completion of qualifying period (up to three months)

Coverage

- 12 credits of UBC undergraduate credit courses per year
(transferable to eligible dependents)

OR

- Dollar equivalent in non-credit courses offered through UBC Continuing Studies
- Tuition Fee portion of course only
- Credit courses have registration requirements
- Yearly renewal; does not accumulate from year to year
- * Effective May 1, 2010 12 undergrad credits = \$1,807.20

Staff Pension Plan

- Administered by the Pension Administration Office
- More information can be obtained from www.pensions.ubc.ca/staff

Retiree & Survivor Benefits Program

- Offer a continuation of modified group benefits to UBC community members who retire or leave the University for any reason after age 55.
- Surviving family of UBC community members who were eligible for group benefits and have passed away at any age may also be eligible for the program.
- The RSB Program is made up of three benefits plans:
 - Extended Health
 - Dental
 - Employee & Family Assistance Program
- 100% Retiree paid
- Must apply within 31 days of leaving UBC and group benefits coverage ending
- Website: www.hr.ubc.ca/retiring

Where To Find More Information



Benefit Information Resources

The Benefits Team: Our team of benefits professionals is happy to answer any questions and support you when you need your benefits most.

Please contact us.

W www.hr.ubc.ca/benefits

T 604-822-8111
anytime between 8:30 a.m. and 4:30 p.m. Monday to Friday

E benefitsinfo@hr.ubc.ca

Benefit Information Resources: Benefits of Knowing Website - www.hr.ubc.ca/benefits

Campuses + UBC Directories + UBC QuickLinks +

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HUMAN RESOURCES

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the benefits of knowing

Evolving Family Needs

Benefits can support you and your family as your needs change: from supporting children and aging parents to changes in marital status.

LEARN MORE

Time Away from UBC

Learn about what you need to do to ease the transition as you start your leave from UBC, and when you return to work.

LEARN MORE

Travel With Confidence

Knowing about your benefits coverage before you go travelling can help you be prepared, especially for events that may occur.

LEARN MORE

Education & Career Development

Your UBC benefits can help you and your family with career transition or continued learning.

Your Retirement

Find out about the benefits you may access through UBC as you prepare for retirement and stay-up-date on your retirement

Managing Illness, Injury or Death

If you face significant health challenges or a death in the family, check your UBC benefits to see

NEW FACULTY AND STAFF

Click [here](#) to enroll and learn about how to get the most out of your UBC Benefits experience

Learn more about UBC Benefits

What are you looking for?

Faculty and Staff Self Service Web Portal »

Sun Life Plan Members Site
1-800-661-7334

Human Solutions
1-800-663-1142

Download a Benefits Form

Twitter

@aaron604 Faculty&Staff Self-Service has to be accessed via a UBC computer or the UBC VPN off-campus (<http://bit.ly/b4b48j>) Does that do it?

Follow Us

Read our HR Blog

Download our Newsletter

Questions? We are here to help.
Call 604-822-8111 or email benefitsinfo@hr.ubc.ca

Benefits Information Resources: Benefit FYI Newsletter

- print newsletter sent quarterly to all benefit plan members. Find here: <http://hr.ubc.ca/benefits/newsletters>



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SUMMER 2010

benefits FYI

UBC Benefits launches new website and campaign
"The Benefits of Knowing" focuses on making information easy to understand and accessible

More than 12,000 people, including faculty, administration, staff and retirees are enrolled in UBC Benefits programs. These programs play an important and valuable part of the total UBC work experience, and support the wellness and development of faculty and staff and their families.

Following research conducted over the past few months, most faculty and staff indicated that they generally don't think about their benefits programs until they are triggered by need (e.g. dentist appointment or having a baby) and then are frustrated with finding the information they need. To address this, the UBC Benefits team has launched a campaign that aims to reinforce how faculty and staff can best access and manage their benefits.

Central to the outreach on campus is a redesigned website that incorporates an approachable new brand for the UBC Benefits office and reorganizes how benefits information is presented.

Information is now organized depending on the visitor's level of knowledge about their benefits program and what information they need. The site presents six common life-event "triggers" – from managing your family needs through to preparing for retirement – which contain information on the most commonly used benefits that may be required. However, for faculty and staff who know what program they require specific information about, there is a "quick find" list of all benefits programs. In addition, simplified navigation includes quick links to partner sites – like Sun Life and Human Solutions – and to benefits forms, the Faculty and Staff Self-Service Web portal and helpful resources.

Discover your new UBC Benefits website at www.hr.ubc.ca/benefits



Our easy-to-navigate web design means you'll find relevant benefits information faster.

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SUMMER 2010

Important Claims Information: Sun Life closes Edmonton Office

As of June 25, 2010, Sun Life has closed its Edmonton office – the location in which UBC faculty and staff have sent their claims to be processed. All claims sent to the Edmonton office have been redirected to Sun Life's Waterloo office.

Going forward, get the latest extended health and dental care claim form with the updated Waterloo address at www.hr.ubc.ca/benefits/forms.

Sun Life is using new technology which "lifts" data from paper claim forms so that no manual data entry is required – however, it's still preferable (and more sustainable) to go the paperless claim route for the quickest turnaround on your claim reimbursement.

Going Green: Update on Paperless Claims

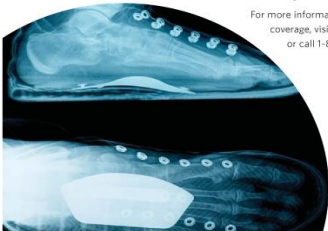
More than 400 UBC faculty and staff signed up for direct deposit and paperless claims during a recent Sun Life contest that ran in May and June. Doing so means their reimbursements will be processed quicker, plus we're saving more trees. Thanks to all for helping make our claims process more sustainable!

New Requirements for Orthopaedic Shoes and Orthotics

If you're planning to purchase orthopaedic shoes or orthotics anytime soon, Sun Life wants to inform you of a new claims requirement. Effective August 1, 2010 a detailed lab invoice will be required when submitting claims for custom-made orthopaedic shoes and orthotics.

This new requirement will expedite the reimbursement process and allow you to receive reimbursement quicker. It will also assist Sun Life in the detection and management of potentially fraudulent practices by some suppliers.

View Sun Life's reason for why they made this change at www.hr.ubc.ca. For more information on orthopaedic coverage, visit www.sunlife.ca/member or call 1-800-361-6212.



Navigating Parenthood and Supporting Eldercare

UBC's Employee and Family Assistance Program Committee will be sponsoring complimentary information sessions at the Vancouver and Okanagan campuses during the month of September on parenthood and eldercare matters. Look for your postcard invite for more details via campus mail in August.

Save the Date: Benefits On-Site This Fall

Have questions about your benefits and want to speak to someone in person? See a UBC Benefits staff member at an upcoming event:

OKANAGAN CAMPUS

- New Faculty and Staff Orientation Fair
September 1, 2010
The Courtyard
11:00 am – 1:00 pm

VANCOUVER CAMPUS

- University Wide Orientation
August 26, 2010
Pondrose Centre
1:15 pm – 1:50 pm
- Welcome Back Staff BBQ
September 21, 2010
Flagpole Plaza
11:30 am – 1:30 pm

Benefits FYI is a publication from UBC's Department of Human Resources and provides consumer benefits and health information to UBC employees on a quarterly basis.

University of British Columbia
Department of Human Resources
350 - 2075 Wesbrook Mall
Vancouver, BC V6T 1Z1

Benefits Information
UBC Group/Policy/Contract Number for Sun Life - 25205
Member ID/Certificate Number with Sun Life is your 7-digit Employee ID

Benefits Inquiries
Call 604.822.8111 or email benefitsinfo@hr.ubc.ca

UBCbenefits the benefits of knowing

www.hr.ubc.ca/benefits

Benefits Information Resources: Other Web-Pages

Travelling Soon? Check out: www.hr.ubc.ca/benefits/travel

Benefits Enrollment, pay, total compensation, or apply for tuition waivers? go to employee self serve-portal with your cwl access at: www.my.ubc.ca

Benefits Information Resources: Sun Life – www.mysunlife.ca

The image displays two side-by-side screenshots of the Sun Life Financial website. The left screenshot shows the homepage, which features a navigation menu with links for 'My financial plan', 'Today's economy', 'Products and services', 'Careers', and 'About us'. Below the navigation, there are several promotional banners: 'Plan for your tomorrow' with a 'Keep your money working hard for you' link, 'Need an advisor?' with a 'Find' button, and 'Sign in to your account' with a 'Go' button. The right screenshot shows the 'Sign in to Customer access' page, which includes a login form with fields for 'Access ID' and 'Password', a 'Submit' button, and a 'Please Read' section with links for 'Respect your privacy' and 'Secure and fraud information'. The website is displayed in a Mozilla Firefox browser window, and the system tray at the bottom shows the date and time as 4:02 PM.

Benefits Information Resources: Introductory Brochure



Questions?