

Benefits

Providing consumer benefits and health information to UBC employees

Fall 2009



Tuition Fee Benefit



One of the most unique benefits of working at UBC is the Tuition Fee Benefit (Tuition Waiver), which provides tuition assistance for eligible courses/programs offered by UBC.

Your eligibility for the Tuition Fee Benefit and the amount of tuition assistance available depends on your employment group and appointment details. Generally speaking, if you are eligible for UBC's health and dental care benefits, you are also eligible for the Tuition Fee Benefit.

For detailed information on the Tuition Fee Benefit, please visit www.hr.ubc.ca/benefits/employment_group/, click on your employment group to the right, then click on Tuition Waivers under the sub-heading Personal and Professional Development.

What courses are covered?

Depending on your employment group, you may be covered for some or all of the following types of courses/programs, at the UBC Vancouver and UBC Okanagan campuses:

- Undergraduate credit courses;
- Graduate credit courses;
- Graduate programs; and
- Continuing Studies and UBC Okanagan Continuing Studies non-credit courses and programs.

How much is covered?

The maximum tuition assistance amounts are available at www.hr.ubc.ca/benefits/employment_group/ (click on your employment group to the right, then click on Tuition Waivers under the sub-heading Personal and Professional Development).

The maximum amounts are available to you for a 12-month period (called a tuition anniversary year) and will renew upon completion of this period. For credit courses/programs, your tuition anniversary year is the 12-month period beginning on the start date of the Term in which your course/program starts. The tuition anniversary year for non-credit courses/programs is the 12-month period from the start date of the non-credit course/program. Maximum tuition assistance amounts will renew upon completion of the 12-month period, as you begin your new anniversary year.

Example: If you take an undergraduate course and apply for the Tuition Waiver during the 2009 Fall/Winter term, you are eligible to receive tuition assistance of \$1,771.80 (\$147.65/credit for 12 credits) from Sept. 1, 2009, to Aug. 31, 2010. Your maximum tuition assistance amount will renew on Sept. 1, 2010.

Can my spouse or child use this benefit?

Staff: If you are eligible to receive tuition assistance for UBC undergraduate credit courses, you are also eligible to transfer up to 12 undergraduate credits per anniversary year to your spouse or unmarried dependent children under age 18 or

Did you know?

The application process for Faculty and their dependent children moved from a paper-based to an online format in November 2008.

The application process for Staff will also move to an online format. We anticipate the change will happen sometime in October 2009. See the HR website for more information.

September is the busiest month for receiving Tuition Fee Benefit application forms. For the first half of September 2009, UBC Financial Services has already approved 354 Staff applications and 123 Faculty applications.

For fiscal year 2008/2009:

- Staff members and their eligible dependents received tuition assistance totaling approximately \$1.28-million.
- Faculty members and their eligible dependents received tuition assistance totaling approximately \$1.08-million.

between age 19 and 24, and in full-time attendance at UBC. Graduate credit courses, non-credit courses and certificate programs are non-transferable.

Faculty: Dependent children of eligible faculty are eligible for a lifetime maximum of 120 undergraduate credits per dependent child. This maximum is equivalent in credits to standard undergraduate degree. Dependent children must be unmarried, under age 18 or between age 19 and 24, and in full-time attendance at UBC. This benefit is not available to spouses.

How do I apply?

The application process depends on which campus you work at (Vancouver or the Okanagan) and the type of course/program you are taking. For step-by-step instructions on how to apply, and to view a list of exclusions under the Tuition Fee Benefit, please visit www.hr.ubc.ca/benefits/employment_group/, and visit the Tuition Waivers section.

If you have further questions regarding the Tuition Fee Benefit, please contact Stephanie Mah at 604-822-6823 or stephanie.mah@ubc.ca.

Live and Work Healthy!

JOIN THE UBC AMAZING RACE HEALTH CHALLENGE!

Join your UBC Vancouver and Okanagan colleagues in a five-week health challenge from Nov. 2 to Dec. 4. In teams of at least four, track your individual (and team) points in making healthier choices. These activities can include anything from eating a nutritious breakfast to sorting out personal finances. Participants are eligible for weekly draw prizes and a grand prize. The contest includes health challenges in five dimensions of wellness: physical activity, nutrition, intellectual, psychological and social/community. To sign up or learn more, go to the Health Promotion Programs website: www.hse.ubc.ca/healthpromotion/healthyubc.html.

Healthy UBC Programs for Faculty and Staff

This year, instead of the Health Symposium, HSE has created a series of workshops and programs to facilitate a healthier climate at UBC Vancouver. Healthy UBC Programs are free for staff and faculty.

Some upcoming program highlights

Oct. 27: Keynote and Reception: Faculty Culture and Meaning Making: Challenges and Opportunities in the New Global Century: Kevin Kecskes, Associate Vice-Provost of Portland State University, visits UBC to discuss how faculty members can influence faculty culture to better enable themselves and their colleagues to live healthy, successful lives.

Nov. 2-6: UBC THRIVE Week is a week of free events encouraging UBC students, staff, and faculty to build their health such as: a breakfast cooking show with UBC President Stephen Toope; a wellness fair in the SUB; Suicide Awareness Day and a week-long raffle. All departments/units are invited to sponsor health/wellness-related events during THRIVE, to help create a healthier UBC for all. 🍃

Learn more at www.hse.ubc.ca/healthpromotion/healthyubc.html

Check out what's happening at UBC-O at

web.ubc.ca/okanagan/healthsustainability/events.html

Reasonable and Customary Fees

Most medical services providers and suppliers charge a range of fees for certain services (including paramedical services, such as massage therapy) and medical equipment and supplies. Benefit providers, such as Sun Life, use these "reasonable and customary" fees as the basis for reimbursing your claims.

In general, the UBC Extended Health plan covers you for physician-recommended medically necessary services and supplies and will pay reasonable and customary fees for these services, subject to the reimbursement level and maximums set by Sun Life.

For example: Sarah visits a registered massage therapist in B.C. and receives a one-hour massage. Her massage therapist charges her \$95 for the massage, which Sarah pays in full. She is about to submit her claim form with original receipt to Sun Life for reimbursement. How much reimbursement will she receive from the Sun Life Extended Health plan?

Assuming that Sarah has satisfied her \$25 annual deductible for the year and she has not been reimbursed \$1,000 in paid claims

for the year, the calculation is:

- Reimbursement level for massage therapy: **80%**
- Amount submitted: **\$95**
- Amount eligible: **\$85** (reasonable and customary fee for a one-hour massage)
- Amount reimbursed: 80% of \$85 = **\$68**

For the above example, Sarah's massage therapist is charging \$10 over the reasonable and customary fee for a one-hour massage. If your selected health care service provider or supplier charges more than the reasonable and customary fee, you are responsible for this extra cost.

To obtain reasonable and customary fees for other services, equipment and supplies, contact the Sun Life Customer Care Centre at 1-800-661-7334 or 1-800-361-6212. Have your UBC Group Number and Employee ID Number ready.

When submitting claims for paramedical practitioners, please ensure your provider specifies on the receipt the length of time of the service(s) obtained and their rate per hour (if the visit is longer than one hour). 🍃

MSP Premium Rates Increasing in 2010

As a result of the recent provincial budget, it was announced that the Medical Services Plan (MSP) premiums are expected to increase effective Jan. 1, 2010 and are expected to increase on annual basis going forward. Premiums will be increased by \$3 per month for individuals and \$6 per month for couples and families. The difference between the current and new monthly premiums is as follows:

	Current	Effective January 1, 2010
Single	\$54 (\$648 annually)	\$57 (\$684 annually)
Couple	\$96 (\$1,152 annually)	\$102 (\$1,224 annually)
Family	\$108 (\$1,296 annually)	\$114 (\$1,368 annually)

What does this mean for you if you are enrolled under the UBC Group MSP plan?

Members who pay all or a portion of their MSP premiums (i.e. 100%, 75% or 25% of the premium): The increase in premium or portion of premium you pay will appear on your Dec. 31, 2009 pay statement (premiums are taken one month in advance).

Members for which the employer pays all or a portion of their MSP premiums: Your taxable benefit (Box 40) of your T4 will be higher as a result.

If you have questions on how the change will affect you, please contact the Human Resources Service Centre at benefitsinfo@hr.ubc.ca.

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Benefits Information

Our Group/Policy/Contract Number for Sun Life - 25205

Your Member ID/Certificate Number with Sun Life is your 7-digit Employee ID.

Sun Life Members' website - www.sunlife.ca/member or call 1-800-361-6212.

UBC Benefits website - www.hr.ubc.ca/benefits or benefitsinfo@hr.ubc.ca.