



UBCbenefits viewpoints

Summer 2013

A newsletter for UBC Retiree
Benefit Plan Members



Registering for Online Claims Processing

Want to get your benefits claims payments and statements faster? If you register for direct deposit and paperless claims statements on Sun Life Financial's Plan Member Services website, you'll get an e-mail letting you know as soon as your claim is processed, and your payment will be automatically deposited into your bank account within 24 to 48 hours.

Instructions on signing in your Sun Life Member website

1. Go to www.sunlife.ca/member
2. Register for an Access ID
3. Select Group Benefits and enter your Contract #: 20605, your member ID, and your Birthday
4. You will be assigned an Access ID, and given the option to create a password online using instructions that will be emailed to you, or have a temporary password mailed to you
5. Once you have your password, you will be able to log in and submit claims electronically

Updated Sun Life Booklet

A new copy of the Sun Life Extended Health and Dental booklet is available online for plan members.

The new booklet has updated language to reflect the changes implement effective July 1, 2012:

- the increase in Lifetime Maximum of Plan 3 from \$100,000 to \$200,000 per person
- the prescription drug card
- the reduction of the emergency travel assistance available for out-of-country travel from 365 days to 90 days per trip

For further information, and to obtain a copy of the updated Sun Life booklet, please visit: www.hr.ubc.ca/benefits/files/Sunlife20605_July2012.pdf.

If you do not have access to a computer and would like a hard copy mailed to you, please contact Jennifer Mitchell on 604.822.4580.

Helpful Information Resources:

**www.SeniorsBC.ca
and [HealthLink BC](http://HealthLinkBC.ca)**

www.SeniorsBC.ca

Finding information on the various government programs available to seniors can be challenging; however, there is a website to assist you in your search. This website is www.SeniorsBC.ca. This Government website provides information on health care coverage, other benefits, government services and programs, tips on diet and lifestyle, and e-newsletters that you can subscribe to.

HealthLinkBC

Concerned about some symptoms you are experiencing or about your medications? You can call HealthLink BC at 8-1-1 (for the hearing impaired, call 7-1-1) anywhere in BC for easy and free access to non-emergency health information and services. You can speak to a nurse, pharmacist or dietitian.

For more information, please visit their website at www.healthlinkbc.ca, or email questions and comments at healthlinkbc@gov.bc.ca

In emergency situations, call 9-1-1 or the local emergency number immediately. If you are concerned about a possible poisoning or exposure to a toxic substance, call Poison Control at 1-800-567-8911.

BC Services Card

On February 15th, the Provincial Government introduced the new BC Services Card. This card will be phased in over a five-year period, and will replace your BC Care Card.

This change means individuals between ages 19 and 74 will be required to obtain a BC Services Card from the ICBC Driver Licensing Office starting on February 15, 2013. Once you obtain the card, you are required to renew the card every five years.

If you have a BC Driver's License, you can apply for a Combined BC Driver's License and BC Services Card the next time you renew your driving license. Alternatively you can apply for a BC Services Card when you next renew your BC Identification card.

If you are age 75 or older, or an individual who has received an exemption from the requirement to apply for a BC Services Card (e.g. individuals living in an extended care hospital), you do not have to go in person to an ICBC Driver Licensing Office to apply for your BC Services Card. Health Insurance BC will automatically send you a BC Services Card (non-photo). Continue to use your BC CareCard until you receive your BC Services Card. The BC Services Card

is valid for a five-year period and Health Insurance BC will automatically send you a new card upon expiry of the old one.

It is important to note that the new BC Services Card will not impact your Medical Services Plan (MSP) enrollment, whether you are currently enrolled in the UBC Group MSP, another Group MSP or with MSP directly. The process for enrolling in the UBC Group MSP for new employees or making changes to your UBC Group MSP coverage (for example, adding dependents or cancelling coverage) does not change.

For further information on the new BC Services Card, please visit: <http://www.hr.ubc.ca/benefits/medical-services-plan/bc-services-card/>

Europ Assistance Telephone Number:

In the USA and Canada, call 1-800-511-4610
In Mexico, call 001-800-368-7878
Elsewhere, call 1-202-296-7493
(call collect if available)

If you need to fax or email documents to Europ Assistance, the fax # is 1-202-331-1528 and email address is ops@europassistance-usa.com



Fun in the Sun

As the weather heats up and the summer holiday season approaches, most of us start to spend more time outside in the sun. You may also be considering travel to a country with a warmer climate. **Here are some tips on how to stay safe in the sun.**

Skin Care

As we get older, the risk of skin cancer increases. The good news is it's never too late to start protecting yourself from sun damage. Here are some tips from the Canadian Dermatology Association on skin care:

- ✓ Use broad-spectrum sunscreen with an SPF 30 or higher on a daily basis.
- ✓ Reapply every two hours, or after swimming, showering or sweating.
- ✓ Limit sun exposure between 11am and 4pm when the sun is at its strongest.
- ✓ Stay in the shade where possible, and avoid sunbathing.
- ✓ Protect the skin on your face and neck by wearing a wide-brimmed, or legionnaire's style hat. If you are wearing a baseball cap, remember to apply sunblock to your face, neck, and ears.
- ✓ Wearing light coloured, long-sleeved shirts and pants will help protect the skin on your arms and legs.

Some over-the-counter or prescription drugs can make the skin oversensitive to the sun, causing problems such as sunburn, blisters, rashes or swelling when out in the sun. Medications which may set off these reactions include antibiotics (tetracycline and sulfa drugs), diuretics (water pills), anti-depressants, anti-psychotics, anti-diabetic preparations and some acne drugs containing vitamin A or its derivatives. When a medication has been prescribed, check the common side effects with your doctor. For over-the-counter preparations, read the label and information leaflet to find out the possible side effects. If you have an unusual reaction, consult your doctor.

If you are a member of the Extended Health Plan and or have purchased separate emergency travel insurance, and require emergency medical assistance outside the Province you normally reside in, contact Europ Assistance or alternate emergency travel assistance provider immediately.

If you are contacting Europ Assistance, please provide your name, contract number (20605), member ID, and describe your situation.

Europ Assistance can refer you to the nearest

Dehydration & Heat Exhaustion

The warmer it gets, the more we sweat and the greater the risk of dehydration. To avoid becoming dehydrated, drink fluids regularly throughout the day. Reduce activity levels and heat exposure, particularly if you are acclimatising to a new, warmer climate (e.g. whilst on vacation), and avoid standing in one spot for too long.

Heat exhaustion is a serious problem that can be very dangerous if left untreated. Signs of heat exhaustion include:

- Heavy sweating
- Extreme thirst
- Normal or low blood pressure
- Cool, clammy skin
- High body temperature (over 38°C)
- Weak pulse
- Panting or breathing rapidly
- Tiredness, or feeling weak
- Nausea or vomiting
- Headaches and dizziness
- Blurred vision
- Fainting

Should you, or a member of your party, start to experience these symptoms, alert those around you, move to a cool area, loosen tight clothing and seek medical attention. Sip cool water, and fan or spray yourself or the afflicted person with cool water. If you are accompanying someone who exhibits these symptoms, do not leave them unattended. (Source: http://www.labour.gov.on.ca/english/hs/pubs/gl_heat.php)

hospital or medical site, facilitate payments to the hospital, and monitor the medical situation. If you are unable to contact Europ Assistance before receiving medical care, call as soon as possible. Otherwise, payment for medical expenses may be denied or limited. All invasive and investigative procedures, such as surgery, MRI, angiogram or CAT scan, must be pre-authorized by Europ Assistance, except if emergency surgery must be performed immediately after admission to a hospital. For more details, visit www.hr.ubc.ca/benefits/travel.

Reminders Pre-Trip Travel Checklist

Before you depart on a trip, make sure you:

1. Take your **Medi-Passport card** with you. The card provides telephone numbers for Europ Assistance, Sun life's travel assistance provider. Make sure you write your name, contract number, and member ID number on your card. Obtain your medi-passport card online at www.hr.ubc.ca/benefits/forms (Click on Retirement & Survivor Benefits Plan), or call Jennifer Mitchell at 604.822.4580 to have a paper card mailed to you.
2. Take your **MSP Care Card** (or your provincial health care card) with you, or know your card number.
3. **Review your out-of-province coverage under the RSB plan.** There are some limitations and exclusions to your coverage – check your benefits booklet for details online at www.hr.ubc.ca/retiring/rsb (Extended health and then Sun Life Benefits Booklet).
4. **Determine whether you need to purchase additional travel insurance.** This is an individual decision. UBC RSB plan is able to provide information about your coverage; however the decision to purchase additional medical or other insurance is up to you. Should you choose to speak with your travel agent or insurance broker about additional coverage while travelling, please refer to the Sun Life booklet. Note, out-of-province medical coverage and their exclusions and limitations vary across plans – it is important you read and understand your benefit coverage and conditions.
5. **Read travel advisories** for your vacation destination.

Viewpoints is a publication from UBC's Department of Human Resources and provides consumer benefits and health information to UBC retirees on a semi-annual basis.

For inquiries on the RSB program, contact: Jennifer Mitchell | 604-822-4580 | jennifer.mitchell@ubc.ca Human Resources 350-2075 Wesbrook Mall Vancouver, BC V6T 1Z1

Benefits Information: UBC Group/Policy/Contract #: 20605 Sun Life member ID: your 7 digit employee ID or 9 digit SIN.

For information on extended health and dental claims, contact Sun Life at: 1-800-661-7334 or 1-800-361-6212

You are receiving this mail because you are enrolled in one or more UBC Retiree Benefits plans. If you wish to change the mailing address, please contact Jennifer Mitchell.

The information contained in the Viewpoints Newsletter is for information purposes only; it is not a contract. In the event of a discrepancy between the information in Viewpoints and the applicable contracts/documents, the applicable plan contracts/documents and/or governing legislation will apply, unless otherwise specified in the newsletter. For more information on benefits, visit www.hr.ubc.ca/benefits