



## 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.

Please note, you will not be able to register for online claims processing during the claims processing freeze (June 25-30, 2014).

### Instructions on signing in your Sun Life Member website

1. Go to [www.sunlife.ca/member](http://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

## Our Office Has Moved

Effective March 10th 2014, Human Resources and the RSB Plan moved to the following address: TEF 3, 6th Floor 6190 Agronomy Road Vancouver, BC. V6T 1Z3

You can also contact the RSB program by calling Jennifer Cove at 604.822.4580 or emailing [jennifer.cove@ubc.ca](mailto:jennifer.cove@ubc.ca)

## Important Update: Claims Processing Freeze, June 25-30th

From June 25-30, 2014 Sun Life will be operating a claims processing freeze whilst they undergo some important system updates. This does not affect your coverage under the plan; however, during this period, members will not be able to submit claims online, view coverage details online, or request information on coverage from the Sun Life call centre. The pay direct drug card will continue to work during this freeze period,

should you need to pick up a prescription from your pharmacy.

Members are advised to hold off submitting claims for treatment received during this period until after June 30. Should you receive dental treatment during this period, your dentist will still be able to submit a claim electronically; Sun Life will accept the claim and process it automatically once the freeze period is over.

## Q&A: Extended Health Lifetime Maximums

### What is a Lifetime Maximum?

The Lifetime Maximum (LTM) is the total amount that the insurance company (Sun Life) will pay over the individual's lifetime.

The majority of RSB Extended Health members are on Plan 3, which has a LTM of \$200,000. If you joined to RSB program before November 2003, and chose to stay a member of Plans 1 or 2, your LTM is either \$15,000 or \$50,000 respectively.

There is no Lifetime Maximum for the Sun Life Dental Plan.

### How will I know when I've reached my Lifetime Maximum?

When you reach your lifetime maximum, Sun Life will state this on the explanation of benefits that is sent to you upon your final claim. If you have your extended health reimbursements directly deposited into your bank account you can either request to receive an explanation of benefits by mail or an electronic copy via your email.

Alternatively you can call Sun Life directly on 1.800.631.6212, and ask them for the balance of your Lifetime Maximum at any time.

### What do I do when I've reached my Lifetime Maximum?

Once you have reached your Lifetime Maximum, Sun Life will not pay any more benefits for claims received. Contact Jennifer Cove on (604) 822.4580, or [jennifer.cove@ubc.ca](mailto:jennifer.cove@ubc.ca) as soon as possible to terminate your extended health benefits and stop your monthly pre-authorised premium payments.

It is the member's responsibility to track and notify UBC once they have reached their LTM.

Note: if you have couple's coverage and reached your lifetime max, or your spouse reaches his/her LTM, please see below for examples of how coverage works.

Couple Plan	
You reach your LTM	Your Spouse reaches his/her LTM
You are no longer eligible for the RSB extended health plan, but you can continue spouse's coverage by paying the couple premium monthly. You will not be eligible for reimbursement on your claims.	S/he is no longer eligible for the RSB extended health plan, but you can remain on the plan with single coverage.

*continued on page 2*

## Helpful Information Resources: Well On Your Way - A Canadian's Guide to Healthy Travel Abroad

The Government of Canada has developed a booklet called 'Well On Your Way' to help you protect your health while travelling or living abroad. It includes essential information on understanding travel health risks; taking preventive measures before, during and after your travel; coping with a health emergency abroad; and accessing consular services in a health emergency.

To view a copy, please visit their website: <http://travel.gc.ca/travelling/publications/well-on-your-way>

### Going abroad?

Access travel advice for more than 200 destinations. Wherever you go, wherever you are, visit [travel.gc.ca/advice](http://travel.gc.ca/advice) or consult by telephone (1-800-267-6788 or 613-944-6788), TTY (1-800-394-3472) or email ([travel@international.gc.ca](mailto:travel@international.gc.ca)).

### ***I've reached my Lifetime Maximum, but I still want Extended Health coverage. What do I do?***

If you would like to continue having extended health coverage, you will need to find individual extended health coverage through one of the various private benefits plans providers, including Sun Life. Contact individual extended health coverage providers for information on the coverage and costs. You may refer to the Yellow Pages, contact a financial planner, or an insurance agent/broker for help finding a suitable provider and coverage options.

Some insurance companies offer two types of plans: one that requires you to provide medical evidence and the other that does not require you to provide medical evidence. Generally speaking, for the plan type where you don't have to provide medical evidence, the insurance company may require that you enroll in the individual plan within 30 or 60 days of your group plan terminating. Check with the individual insurance company to confirm their requirements.

If you have any questions, please contact Jennifer Cove for more information at 604-822-4580 or [jennifer.cove@ubc.ca](mailto:jennifer.cove@ubc.ca)

## One Day @ UBC

Continuing Studies offers one day courses in a range of different subjects via their One Day @ UBC series. Offered on Saturdays at the Irving K. Barber Learning Centre at the UBC Point Grey campus, these single-day courses provide easy and affordable access to top experts in their field.

Please call 604.822.1444 for further information, or go online to <https://cstudies.ubc.ca/liberal-arts-and-sciences/one-day.html>

## Tips for Healthy Travel



As the weather heats up, many of us start planning trips away from home. Here are some travel tips to help you reach your destination safely. (Source: <http://travel.gc.ca/travelling/health-safety/older-travellers>)

### **Air Travel**

- Older travellers have a higher risk of developing blood clots known as deep vein thrombosis (DVT). Risk factors (for example, cancer, congestive heart failure, or recent surgery) can also put you at greater risk of developing blood clots.
- The risk of DVT can be reduced by getting up and walking around occasionally, exercising and stretching your legs while seated and selecting an aisle seat when possible. Your health care provider may recommend additional ways to reduce your risk such as wearing compression stockings and/or taking preventative medication.

### **Jet Lag**

- Older travellers may feel the effects of jet lag more than younger travellers.
- Jet lag can develop after crossing multiple time zones. Symptoms of jet lag can include difficulty falling asleep at night, waking up earlier than usual, feeling irritable and tired.
- You can minimize the symptoms of jet lag by:
  - o getting more exposure to sunlight
  - o eating at your usual mealtime in the new time zone
  - o getting some exercise
  - o drinking lots of water and staying well hydrated; it is important to limit or avoid alcohol and caffeine

### **Driving**

- Even if you can drive safely in a familiar environment, it can be difficult to safely adapt to different driving conditions such as driving on the left side of the road, unfamiliar routes, poor road conditions, or a different vehicle. Consider safer transportation options other than driving
- Remember to wear a seat belt, even when it is not required by law in the country you are in.

If you have any health concerns, please contact your physician in advance of travelling for specific advice.

## Emergency Travel Assistance

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 the 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 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](http://www.hr.ubc.ca/benefits/travel)

## Reminders

### **Pre-Trip Travel Checklist**

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](http://www.hr.ubc.ca/benefits/forms) (Click on Retirement & Survivor Benefits Plan), or call Jennifer Cove 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](http://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.

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](mailto:ops@europassistance-usa.com)

*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 Cove | 604-822-4580 | [jennifer.cove@ubc.ca](mailto:jennifer.cove@ubc.ca)  
Human Resources  
600-6190 Agronomy Road  
Vancouver, BC V6T 1Z3

**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 Cove.

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](http://www.hr.ubc.ca/benefits)