



Travel

With summer here, you may be making travel plans. Below are some things to keep in mind about your benefits coverage during your vacation. Before you leave, make sure you know the level of coverage, any conditions and limits that may apply, and what to do if you experience a medical emergency while travelling.

Know your benefits coverage

If you are enrolled in UBC's RSB extended health plan, you are covered for medical emergencies when travelling. For expenses typically covered by the Medical Services Plan of BC (MSP) (such as services and supplies while in hospital, semi-private hospital room and out-patient and physician services) - reimbursement will be 100%, up to your extended health lifetime maximum balance. It's important to ensure you have adequate travel coverage when traveling outside British Columbia. For more details, visit www.hr.ubc.ca/retiring/rsb (click on Extended Health).

Medical Emergencies

In the event of an emergency, you will need to contact Europ Assistance (Sun Life's travel assistance provider) immediately. Provide your name, contract number (20605), member ID, and describe your situation. Europ Assistance will 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. More importantly, 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 upon admission to a hospital.

If you have other travel benefit plans through another carrier, you should keep a record of all the coverage providers (eg, MSP, spouse's plan, and travel or ticket agency). This will allow Europ Assistance to coordinate coverage among the various carriers on your behalf, after you have completed an authorization form that they will send to you.

Stay in touch with Europ Assistance during and after the medical emergency, until they confirm that you no longer need to do so. Ensure that you provide them with all the details on how to contact you while you are abroad, including your hospital, hotel information or other current phone number.

Depleting your lifetime maximum because of medical emergencies

If you are concerned about depleting your extended health lifetime maximum under the RSB plan, you may consider purchasing additional individual travel insurance. Below are some tips for finding the individual travel insurance plan that best fits your needs.

Ask the provider:

- Does your plan follow the Canadian Life and Health Insurance Act (CLHIA) rules about coordinating coverage for out-of-country claims?
- Are there any exclusions regarding pre-existing conditions?
- How does your plan define an unexpected medical emergency?
- Can I apply out-of-country medical expenses to your individual plan first, before I apply it to my extended health coverage through the UBC RSB plan (to maintain your lifetime maximum)?

Travel Tips:

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 Amy Kao 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.
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. 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

Sun Life Pre-determination

Are you considering purchasing medical equipment? If you are, it's important to understand the coverage available before you buy. The following example demonstrates why.

Mark bought a piece of medical equipment in July 2010 and submitted a claim form to Sun Life for reimbursement. Two weeks later, he received his Sun Life Claim Statement and it indicated that he would not be reimbursed for his purchase. He phoned Sun Life to discuss his claim, and learned that the medical equipment he purchased was not an eligible expense under UBC's RSB extended health plan. The Sun Life agent explained that, in future, Mark should

submit a written request to Sun Life before purchasing medical equipment to determine if the expense is covered under the plan and how much of the expense, if any, Sun Life will reimburse.

To review your benefits coverage, log onto the Sun Life Services website at www.sunlife.ca/member. To register for a login ID and password, contact Sun Life at 1-800-661-7334 or 1-800-361-3212. You will need to provide your group number (20605) and member ID. Alternatively, visit the HR benefits website to obtain a Sun Life booklet for more coverage details at www.hr.ubc.ca/retiring/rsb (click on Extended Health and then Sun Life Benefits Booklet).

How to request a pre-determination under Sun Life contract # 20605:

Prescription Drugs	Medical Equipment	Dental Work
<ol style="list-style-type: none"> Obtain DIN (Drug Identification Number), exact name of drug, and dosage from the pharmacy. Call Sun Life at 1-800-661-7334 or check the Sun Life member website: www.sunlife.ca/member 	<ol style="list-style-type: none"> Obtain supporting documents, such as an invoice detailing estimated cost, written description of equipment, and a doctor's referral (if needed). Complete an Extended Health claim form (see sidebar on how to obtain one) marked as "pre-determination" and mail with supporting documents. Make a copy of these documents for your records prior to mailing. 	<ol style="list-style-type: none"> Ask your dental office to submit a pre-determination to Sun Life. You should receive a Claim Statement outlining amount reimbursed by the plan and the amount paid by you. Please share the Claim Statement with your dentist.

Have you checked your Lifetime Maximum?

George recently received his claims statement from Sun Life. The statement indicated he has reached his lifetime maximum (LTM). What does that mean? Is he no longer eligible for benefits? Does he need to shop around for other extended health coverage? What should George do now?

George enrolled in UBC's RSB extended health plan as an individual. Because he reached his LTM, he needs to inform UBC's RSB administrator, Amy Kao, to terminate his extended health benefits and stop his monthly pre-authorized premium payments.

Because George would like to continue having extended health coverage, he needs to find individual extended health coverage through one of the various private benefits plans providers, including Sun Life. He decides to researched plans in the market to find one that suits his needs.

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

What happens after reaching LTM?

If you want to continue having extended health coverage after reaching your LTM, contact individual extended health coverage providers for information on the coverage and costs, since UBC does not maintain a database of the various benefits provider. You may refer to the Yellow Pages or 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 Amy Kao at 604-822-4580 or amy.kao@ubc.ca

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.

Friendly Reminders

Sun Life claim office location change

Sun Life closed its Edmonton office last year. All claims sent to the Edmonton office have been redirected to Sun Life's Waterloo office (Waterloo's address: PO Box 2010 Stn Waterloo Waterloo ON N2J 0A6).

Going forward, you may obtain the latest extended health and dental care claim form with the updated Waterloo address at www.hr.ubc.ca/benefits/forms (select Retirement & Survivor Benefits Plans), or call Amy Kao at 604-822-4580 to have paper copies mailed to you. If you still are using the old form, please make sure you mail it along with your receipts to the Waterloo address.

Where to direct your inquiries

To ensure quicker service and to have your questions answered more efficiently, please note who to contact for your RSB inquiries:

Contact Sun Life for:

- Claim inquiries
- Lifetime maximum limits for extended health plan
- Specific medical/benefits coverage
Sun Life's #: 1-800-661-7334 or 1-800-361-6212

Contact UBC for:

- Change or cancellation of plans
- Change of contact information
- Sun Life policy/contract number (#20605)
Amy Kao at UBC 604-822-4580

View our online FAQs

Visit our RSB website to find answers to many commonly asked questions: www.hr.ubc.ca/retiring/rsb/faq.

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:
Amy Kao | 604-822-4580 | amy.kao@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