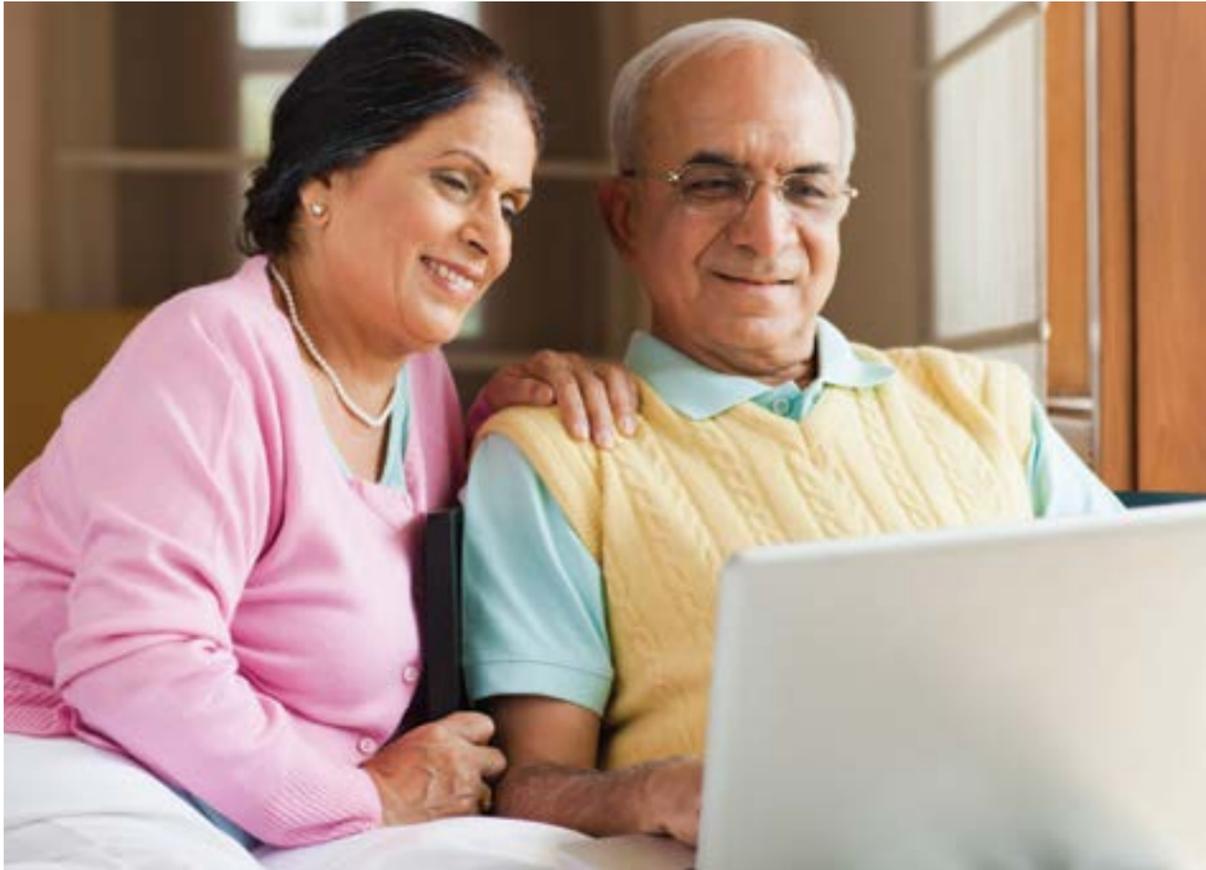




# UBCbenefits viewpoints

**Winter 2012**

A newsletter for UBC Retiree Benefit Plan Members



## Medical Service Plan (MSP) Rate Changes

The Medical Services Plan (MSP) is the provincial government program that covers medically required services provided by physicians and supplementary health care practitioners, laboratory services and diagnostic procedures. Recently, the Province of British Columbia has announced the rate changes for Medical Services Plan (MSP). Effective of January 1, 2013, the premiums will increase by \$2.50 per month for individuals, \$4.50 per month for couples, and \$5.00 per month for families.

MSP Rates	Current Monthly Premiums	Monthly Premiums Effective Jan 1, 2013
Individual	\$64 →	\$66.50
Family of two	\$116 →	\$120.50
Family of three or more	\$128 →	\$133

## Sun Life Rate Changes

Each year, the Sun Life Extended Health and Dental Care plans are reviewed with UBC's Benefits Consultants to determine the appropriate premium rates to support claim costs expected for the upcoming year.

As you know, rate adjustments were implemented July 1, 2012 to reflect the addition of a pay direct drug card. The drug card provides instant reimbursement of claims and helps lower your out-of-pocket cost at the pharmacy. In addition, the lifetime maximum under Plan 3 was increased from \$100,000 to \$200,000. A shorter out-of-country trip limit of

90 days was also implemented on all extended health plans. As a result of this change, it makes it possible to better manage the annual premium rate increases in the future.

The following tables outline the required rate adjustments to the Extended Health and Dental Care plans, effective January 1, 2013, taking into account the plan changes implemented July 1, 2012 and increases in utilization of the plans. The renewal rates are based on analyzing 12 months of past experience (July 1, 2011 - June 30, 2012) while incorporating ongoing inflation.

Dental Plan	Current 2012 Monthly Rates	New 2013 Monthly Rates Effective January 1, 2013	Adjustment
Single	\$41.65 →	\$42.48	+ 2%
Couple	\$83.55 →	\$85.22	+ 2%
Family	\$123.86 →	\$126.34	+ 2%

Extended Plan	Current 2012 Monthly Rates	New 2013 Monthly Rates Effective January 1, 2013	Adjustment
<b>Plan 1 (LTM* \$15,000)</b>			
Single	\$54.16 →	\$61.20	+ 13%
Couple	\$108.34 →	\$122.42	+ 13%
Family	\$108.34 →	\$122.42	+ 13%
<b>Plan 2 (LTM* \$50,000)</b>			
Single	\$89.22 →	\$99.93	+ 12%
Couple	\$180.22 →	\$201.85	+ 12%
Family	\$180.22 →	\$201.85	+ 12%
<b>Plan 3 (LTM* \$100,000)</b>			
Single	\$63.48 →	\$66.65	+ 5%
Couple	\$127.05 →	\$133.40	+ 5%
Family	\$127.05 →	\$133.40	+ 5%

\*LTM = Lifetime Maximum

## MSP Premium Assistance Program

If your net income was \$30,000 or below in the 2011 tax year, a premium subsidy may be available to you. This premium assistance program offers subsidies on MSP premiums based on an individual or couple's net income in the preceding tax year. The program is sponsored by BC Health Insurance.

As an example, if your net income was between \$28,001 - \$30,000 - the adjusted premium effective January 1, 2013 is:

MSP Rates Effective January 1, 2013	MSP Premium Rate (for those on approved premium assistance and with net income of between \$28,001 - 30,000)	MSP Premiums (Normal)	Monthly Rate Difference	Annual Rate Difference
Individual	\$51.20	\$66.50	\$15.20	\$182.40
Family of two	\$92.80	\$120.50	\$27.70	\$332.40
Family of three or more	\$102.40	\$133	\$30.60	\$367.20

For more information, please refer to:

<http://www.health.gov.bc.ca/msp/info/ben/premium.html>

If your net adjusted income is \$30,000 or below and would like to qualify for Premium Assistance, you can apply by contacting Jennifer Mitchell at 604.822.4580 or [jennifer.mitchell@ubc.ca](mailto:jennifer.mitchell@ubc.ca) to request an application form. After you submit your form, MSP will evaluate your application and the results will be available to you within two to three months.

# New RSB Program Administrator



**A**fter four years, Amy Kao has stepped down from the Retiree & Survivor Benefits Administrator role and has moved to a new position within UBC Human Resources. We'd like to thank Amy for all of her hard work for the RSB plan members and program over the years, and wish her well in her new position. She has been replaced by Jennifer Mitchell, who started with the HR Benefits team last month.

Jennifer is very familiar with UBC as she has worked in HR Staff Finders, the University's temporary employment agency, for three years prior to joining the HR Benefits team. She has a background in Human Resources, including benefits, and is currently studying for her Certified Employee Benefits Specialist designation.

Jennifer can be contacted on 604.822.4580 or [jennifer.mitchell@ubc.ca](mailto:jennifer.mitchell@ubc.ca)

# UBC Pension Administration Office (PAO) Is Moving

**D**ue to growth of staff members supporting both the Faculty and Staff Pension Plans, the Pensions Administration Office is moving from the General Services Administration Building to a different location in the Vancouver campus.

Effective November 13, the Pensions office will be situated on the 2nd floor of the Donald Rix building. Their new address will be as follows:

**UBC Pension Administration Office**  
201 - 2389 Health Sciences Mall  
Vancouver, BC V6T 1Z3

Email addresses and telephone numbers for the Pensions team will remain the same, and any mail sent to GSAB will be redirected to their new address.

The Pensions office closed at noon on Friday, November 9 to prepare for the move. Their fax line was not be in service from approximately 10 a.m. to 2 p.m. on Friday, November 9. If you sent a fax to the Pensions office on this day, please call their office after this date to confirm receipt of your fax (604.822.8100).

For detailed maps, parking and accessibility information for their new location, please visit <http://www.maps.ubc.ca/?458>

# Winter Wellness - Influenza (Flu) Vaccine



**A**s the cold weather draws in, this season's Viewpoints shines a spotlight on influenza. Influenza (flu) is caused by a respiratory virus that spreads during the Winter months. The symptoms of influenza may include:

**fever, headache, muscle pain, runny nose, extreme tiredness, and a dry cough.**

Influenza is spread by either breathing in the virus, or by touching your eyes, mouth or nose when you have the influenza virus on your hands. To reduce the chances of spreading the virus it is important to wash your hands frequently, and cover your mouth and nose when coughing or sneezing (and encourage others to do the same!). There are also flu vaccines available.

Flu vaccines are administered in a wide variety of locations, including doctor's offices, pharmacies, and public health offices. Because seniors are one of the groups most at risk of serious health complications from influenza, the flu vaccine is offered free of charge in British Columbia to persons over 65 and their caregivers.

Details of where Flu Clinics are being held in British Columbia can be found online at <http://www.health.gov.bc.ca/flu/>. Alternatively you can telephone Healthlink BC at 8-1-1 for details of your nearest clinic.

For further information on the influenza vaccination, please visit: <http://immunizebc.ca/diseases-vaccinations/influenza>

## Reminders

### Submit Your Extended Health Medical Claims

Any extended health claims incurred in 2011 must be received by Sun Life by December 31, 2012.

You can obtain the extended health claim forms at [www.hr.ubc.ca/benefits/forms](http://www.hr.ubc.ca/benefits/forms) (select Forms for Retirement & Survivor Benefits Program) or call Jennifer Mitchell at 604-822-4580 to have paper copies mailed to you. Please note all extended health claim forms along with your original receipts should be submitted to Sun Life's Waterloo address (PO Box 2010 Stn Waterloo, Waterloo ON N2J 0A6)

You can also submit most extended health claims online at [www.mysunlife.ca](http://www.mysunlife.ca)

### 2012 Tax Receipts

Every year, tax receipts are issued to retirees who pay their own extended health and/or dental premiums. The tax receipts will be mailed to you by February 28, 2013. If you do not receive the letter by March 15, 2013, please contact Jennifer Mitchell at 604.822.4580.

### 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 Mitchell | 604-822-4580 | [jennifer.mitchell@ubc.ca](mailto: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](http://www.hr.ubc.ca/benefits)