



RSB Benefits Info

RSB Policy/Contract Number: 020605

Sun Life Member ID: your 7-digit employee ID or 9-digit Social Insurance Number (SIN)

Contact Sun Life: 1-800-661-7334 or 1-800-361-6212

Contact Allianz Global Assistance:

- In Canada & the US: 1-800-511-4610
- All Other Countries: 1-519-514-0351
- Documents Fax Line: 1-519-514-0374

Visit www.hr.ubc.ca/rsb for:

- Extended health or dental claim info
- Claim forms
- Sun Life RSB Policy Booklet

2018 Reminders

Submit Your Extended Health Claims

Any extended health medical claims incurred in 2017 must be received by Sun Life by **Dec. 31, 2018**.

To submit your claim online:

- Visit www.mysunlife.ca or access the Sun Life mobile app.

To mail a paper claim form:

1. Fill out a paper claim form by:

- Downloading an Extended Health Claim Form by visiting www.hr.ubc.ca/rsb; or
- Contacting Julia Carandang at julia.carandang@ubc.ca or 604-822-4580 to have a form sent to you.

2. Attach the relevant original receipts. Keep copies for your records.

3. Mail your completed claim forms and original receipts to:

Sun Life
PO Box 2010 Stn Waterloo
Waterloo, ON N2J 0A6

2018 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 **Feb. 28, 2019**.

Please contact Julia Carandang **only** if you do not receive the letter by Mar. 15, 2019.

Julia can be reached at 604-822-4580 or julia.carandang@ubc.ca.

2019 Sun Life Rates

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.

The following tables outline the required adjustments to the Extended Health and Dental Care plan premium rates, effective **Jan. 1, 2019**. The renewal rates are based on analyzing 12 months of past claims experience (Jul. 1, 2017 - Jun. 30, 2018) while incorporating ongoing inflation.

Dental Plan	Current 2018 Monthly Rates	New 2019 Monthly Rates Effective Jan. 1, 2019	Adjustment
Single	\$45.81	\$49.08	+ 7.14 %
Couple	\$91.91	\$98.16	+ 6.80 %
Family	\$136.26	\$145.80	+ 7.00 %

Extended Health Plan	Current 2018 Monthly Rates	New 2019 Monthly Rates Effective Jan. 1, 2019	Adjustment
Plan 1 (LTM* \$15,000)			
Single	\$60.19	\$51.16	- 15.00 %
Couple	\$120.40	\$102.32	- 15.02 %
Family	\$120.40	\$102.32	- 15.02 %
Plan 2 (LTM* \$50,000)			
Single	\$92.48	\$103.94	+ 12.39 %
Couple	\$186.81	\$207.88	+ 11.28 %
Family	\$186.81	\$207.88	+ 11.28 %
Plan 3 (LTM* \$200,000)			
Single	\$63.75	\$65.66	+ 3.00 %
Couple	\$127.53	\$131.32	+ 2.97 %
Family	\$127.53	\$131.32	+ 2.97 %

*LTM = Lifetime Maximum

Medical Services Plan Updates

The Medical Services Plan (MSP) is the provincial government program that covers medically-required services provided by physicians and supplementary healthcare practitioners, laboratory services and diagnostic procedures.

Please note the following MSP updates:

- Effective Jan. 1, 2019, there will be no MSP premium rate changes. (Note: No MSP premiums are charged for dependent children. To be considered as a dependent child, they must be under the age of 19, or between the ages of 19-25 attending school full time.)

- Beginning Jan. 1, 2019, employers such as UBC will pay an Employer's Health Tax (EHT) to allow for full elimination of MSP premiums. BC Residents will still be required to pay MSP premiums for the 2019 calendar year.

- Beginning Jan. 1, 2020, all BC residents will no longer be required to pay monthly MSP premiums. Employers will continue to pay the Employer's Health Tax (EHT).

MSP Rates	Monthly Premiums Effective Jan. 1, 2019
One Adult	\$37.50
Two Adults	\$75.00

Source: <http://bcbudget.gov.bc.ca/2018/default.htm>

Allianz Out-of-Country Claim Form

If you are enrolled in the Extended Health Plan and require emergency medical care while travelling outside BC, you or someone with you must call Allianz Global Assistance before receiving medical care. As Sun Life's travel benefits provider, Allianz will guarantee or advance payment for eligible medical care. See Page 1 of this newsletter for Allianz contact details.

Note: All invasive or investigative procedures (such as surgery, angiogram, MRIs) must be pre-approved by Allianz, except in extreme circumstances.

Submitting claims for emergency medical expenses:

If you are submitting an emergency medical claim (i.e. for services and supplies while in hospital, or for outpatient and physician's services incurred outside of BC or Canada), Allianz will coordinate payment of your claim with the Medical Services Plan, the UBC plan and any other plans you have coverage with.

For more details, including payor information and the option to purchase additional travel coverage to protect your lifetime maximum, please visit www.hr.ubc.ca/rsb or refer to your Policy Booklet.

How to submit a claim:

1. Within 30 days of your return home, complete the Allianz Emergency Medical Expense Claim Form (download from www.hr.ubc.ca/rsb).
2. Attach original receipts and make a copy of the entire claim for your records.
3. Mail your claim form to the appropriate address indicated on the form.

Submitting claims for non-emergency medical expenses:

To ensure you are properly reimbursed, keep all receipts and always obtain a fully itemized bill for any hospital treatment.

How to submit a claim:

1. Complete an Extended Health Claim Form (download from www.hr.ubc.ca/rsb) within 30 days of your return home and submit it to Sun Life. In section 3, indicate your claim is for out-of-Canada expenses.
2. Attach original receipts and make a copy of the entire claim for your records.
3. Mail your claim form to the appropriate address indicated on the form.

Submitting claims for non-emergency dental expenses outside of BC/Canada:

To submit a non-emergency dental claim:

- Complete a Dental Claim Form (download from www.hr.ubc.ca/rsb) and submit it to Sun Life when you return home.

To submit a dental claim as a result of an accident:

1. Complete an Allianz Emergency Medical Expense Claim Form (download from www.hr.ubc.ca/rsb) within 30 days of your return home.
2. Attach original receipts and make a copy of the entire claim for your records.
3. Send the documents to the address listed on the form.

Sun Life Delisted Service Providers

Sun Life regularly updates their list of delisted service providers. This means that certain medical and dental providers/services are not allowed to process claims through Sun Life.

This also means that Sun Life will not reimburse any claims from the providers/services that are mentioned on this list. Sun Life deems this necessary to protect you and your plan, so that only eligible claims are processed.

You can view information regarding the delisted service providers when you sign into your account at www.sunlife.ca. You may also contact Sun Life directly at 1-800-361-6212 if you have any questions.

Email Option for RSB Plan Members

Thank you to the RSB plan members who have opted to receive RSB program information by email. We will publish the first email version of *Viewpoints* in the summer of 2019.

To receive RSB program information by email, we require your written consent. Please send your email address to Julia Carandang at julia.carandang@ubc.ca. Otherwise, we will continue to send your RSB program information by regular mail.

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 enquiries about the RSB program, contact:

Julia Carandang | 604-822-4580
julia.carandang@ubc.ca

Human Resources
600-6190 Agronomy Road
Vancouver, BC V6T 1Z3

Benefits Information:

UBC Group/Policy/Contract #: 020605
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 newsletter because you are enrolled in one or more UBC Retiree Benefits plans. If you wish to change your mailing address, please contact Julia Carandang.

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 and/or governing legislation, the applicable plan contracts/documents and/or governing legislation will apply. For more information about RSB benefits, visit www.hr.ubc.ca/rsb.

Frequently Asked Questions (FAQs)

Where can I find detailed information regarding my Sun Life extended health and dental benefits?

- On the RSB website: www.hr.ubc.ca/rsb.
- Your Policy Booklet (visit www.hr.ubc.ca/rsb and click "Sun Life RSB Policy Booklet.")

Where can I find the Sun Life extended health claim forms?

- Visit www.hr.ubc.ca/rsb and click "RSB Forms."

I lost my Sun Life pay-direct card. How do I find my benefits information?

- First, note that your RSB policy number is 020605 and Sun Life Member ID is your 7-digit UBC employee ID OR 9-digit SIN.
- Next, use your policy and member ID details to sign in at www.sunlife.ca, where you can access your benefits information and download your new card.
- You can also check your RSB enrolment confirmation letter for benefits information.

- Contact Julia Carandang at 604-822-4580 or julia.carandang@ubc.ca to obtain a new card.

Why was my extended health/dental claim denied?

- UBC does not have access to your personal medical/dental usage and claim history. You will need to contact Sun Life directly at 1-800-661-7334 or at 1-800-361-6212.

I tried to submit a claim using policy number 025205, which is what I used as an employee in UBC, but I have been informed that my benefits have been terminated. What do I do?

- Check that your policy number is 020605. Your Sun Life Member ID will be the same as when you were an active employee.
- Refer to your RSB confirmation letter for a details related to your benefits.
- Inform your medical providers of the changes to your benefits information.