



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.

The following tables outline the required rate adjustments to the Extended Health and Dental Care plans, effective **January 1, 2015**. The renewal rates are based on analyzing 12 months of past experience (July 1, 2013 - June 30, 2014) while incorporating ongoing inflation.

Dental Plan	Current 2014 Monthly Rates	New 2015 Monthly Rates Effective January 1, 2015	Adjustment
Single	\$42.90 →	\$44.19	+ 3%
Couple	\$86.07 →	\$88.65	+ 3%
Family	\$127.60 →	\$131.43	+ 3%

Extended Plan	Current 2014 Monthly Rates	New 2015 Monthly Rates Effective January 1, 2015	Adjustment
Plan 1 (LTM* \$15,000)			
Single	\$64.26 →	\$61.05	-5%
Couple	\$128.54 →	\$122.11	-5%
Family	\$128.54 →	\$122.11	-5%
Plan 2 (LTM* \$50,000)			
Single	\$100.93 →	\$100.93	0%
Couple	\$203.87 →	\$203.87	0%
Family	\$203.87 →	\$203.87	0%
Plan 3 (LTM* \$200,000)			
Single	\$57.32 →	\$63.05	+ 10%
Couple	\$114.72 →	\$126.19	+ 10%
Family	\$114.72 →	\$126.19	+ 10%

*LTM = Lifetime Maximum

Medical Service Plan (MSP) Rate Changes

The Medical Services Plan (MSP) is the BC 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 the Medical Services Plan (MSP). Effective January 1, 2015, the premiums will increase by \$2.75 per month for individuals, \$5.00 per month for couples, and \$5.50 per month for families.

MSP Rates	Current Monthly Premiums	Monthly Premiums Effective Jan 1, 2015
Individual	\$69.25 →	\$72.00
Family of two	\$125.50 →	\$130.50
Family of three or more	\$138.50 →	\$144

Innovations in Patient Care - UBC opens Pharmacists Clinic

GUEST ARTICLE BY BARBARA GOBIS, DIRECTOR, PHARMACISTS CLINIC

When was the last time you had an hour with a health care professional?

If you take medications and have questions or concerns, keep reading.

The Faculty of Pharmaceutical Sciences at UBC has opened the Pharmacists Clinic - Canada's first university-based, licensed, pharmacist-led, patient care clinic. The Pharmacists Clinic is not a typical pharmacy. It does not sell products or offer prescription-filling services. It is dedicated to making the clinical expertise of pharmacists available to meet the information and consultation needs of people taking medication. Located at the UBC Vancouver campus, the Pharmacists Clinic is tapped into the latest evidence, research and care models and focused on helping people get optimal drug therapy results.

The Clinic's pharmacists work in respectful collaboration with you, your physicians and your community-based pharmacist. Services are provided in-person or by telephone at no cost to you. The BC Ministry of Health (PharmaCare) pays the Clinic directly for some services and the Faculty funds the rest.

As a model of how pharmacists will practice in the future, the Pharmacists Clinic is also a teaching site for students and for pharmacists wanting to refresh their skills.



People who may benefit from an appointment at the Pharmacists Clinic are:

- Wanting answers to questions about medications, natural health products and supplements
- Taking multiple medications
- Living with more than one health condition
- Not getting the intended results from their medications
- Concerned about adverse reactions, allergies or drug sensitivities
- Having difficulty sorting out and taking their medications at home
- Concerned about advancing age, reduced liver or kidney function, or
- Recently discharged from hospital

If you would like to book an appointment (either in-person or by telephone) for yourself or a family member at the Pharmacists Clinic, please call 604-827-2584. More information on the Pharmacists Clinic and booking an appointment is available at <http://clinic.pharmacy.ubc.ca>.

Learning Opportunities for Seniors

UBC Continuing Studies offers a number of learning opportunities for seniors

See below for a snapshot of some of the courses offered.



UBC Elder Scholar

UBC Elder Scholar courses are designed to meet the needs of retired and semi-retired adults, but are open to all adult learners. Course formats include lectures, seminars, study groups, and walking tours.

Lectures are offered in the daytime at Tapestry Wesbrook Village, in classes ranging from 20 to 60 students. Seminars are led by UBC professors, including professors emeriti, combine short lectures and group discussion, and range in size from 10 to 24 students. Study groups provide a peer-based learning experience in which groups of approximately 15 members meet for two hours each week to explore a topic in depth. Walking tours take learning to the streets of Vancouver to delve into specific aspects of local history with an expert guide.

UBC Elder Scholar courses can be applied toward the UBC Certificate in Liberal Studies. Keep an eye on their website for upcoming courses: <https://cstudies.ubc.ca/seniors/elder-scholar>

Ageless Pursuits

Offered over four weeks each June, this popular series provides an opportunity to challenge your mind, expand your understanding, refresh yourself with new ideas, join friends old and new, and of course, have fun!

Participants meet at the UBC Point Grey campus for one to four individual weeks of stimulating lectures, lively discussion and shared enquiry. You select two morning courses from four options each week, and sign up for one week or more. The courses take place each morning, Monday to Friday. Ageless Pursuits courses can be applied to the UBC Certificate in Liberal Studies.

The next Ageless Pursuits Summer Institute will be offered in June 2015. Subscribe to their email list to be notified when registration is available: <https://cstudies.ubc.ca/summer/ageless-pursuits>

One Day @ UBC

Offered on Saturdays at the Irving K. Barber Learning Centre at the UBC Point Grey campus, One Day @ UBC single-day courses provide easy and affordable access to top experts in their field - and the small class size ensures ample opportunities for discussion. One Day @ UBC courses can be applied toward a UBC Certificate in Liberal Studies.

UBC Credit Courses

The University of British Columbia currently offers seniors (65 and older) the opportunity to take most UBC credit (degree related) courses for general interest, free of application, tuition or student fees. Some conditions apply. Find out more about these UBC credit courses by viewing the Access Studies section of the UBC Student Services website: <http://students.ubc.ca/enrolment/courses/non-degree/access#senior>. Some conditions apply. Note that this is not applicable to UBC Continuing Studies non-credit courses.

For more information on these courses, please contact UBC Continuing Studies on 604-822-1444, or view their website: <https://cstudies.ubc.ca/seniors>

Reminders

Submit Your Extended Health Medical Claims

Any extended health claims incurred in 2013 must be received by Sun Life by December 31, 2014.

You can obtain the extended health claim forms at www.hr.ubc.ca/benefits/forms (select Forms for Retirement & Survivor Benefits Program) or call Jennifer Cove at 604-822-4580 to have paper copies mailed to you. 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)

If you have internet access, you can also submit your claims online at www.mysunlife.ca

2014 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, 2015. If you do not receive the letter by March 15, 2015, please contact Jennifer Cove 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 number is 1-202-331-1528 and email address is 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
Human Resources
600-6190 Agronomy Road
Vancouver, BC V6T 1Z1

Benefits Information:

UBC Group/Policy/Contract #: 20605
Sun Life member ID: your 7 digit employee ID.

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 your 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