



# UBCbenefits viewpoints

Summer 2015

A newsletter for UBC Retiree  
Benefit Plan Members



## Travel Coverage

Under UBC RSB's extended health plan, the out-of-country emergency medical coverage is for 90 days per trip. This is coverage for medical expenses incurred for an unexpected medical emergency while travelling outside of Canada for any one trip that is 90 days in length, or less. Coverage ceases on a trip after the 90th day. Once you return to Canada for 24 hours, coverage is available again for a new trip to a maximum of 90 days. 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, what to do if you experience a medical emergency while travelling, and whether additional insurance is needed if you don't wish to deplete your extended health plan's lifetime maximum or your single trip is more than 90 days.

### Know your benefits coverage

If you are enrolled in the Extended Health Plan under UBC's RSB 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/benefits/travel](http://www.hr.ubc.ca/benefits/travel) (please note that you are covered for 90 days and your lifetime maximum is different based on the extended health plan in which you are enrolled).

### 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 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. 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 after admission to a hospital.

If you have other travel benefit plans elsewhere, 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 may 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.

### Additional Travel Insurance: Depleting your lifetime maximum OR trip longer than 90 days

If you are concerned about depleting your extended health lifetime maximum under the RSB plan or if your trip is longer than 90 days, 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:

- 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 preserve your lifetime maximum)?
- Does your plan follow the Canadian Life and Health Insurance Act (CLHIA) rules about coordinating coverage for out-of-country claims?
- Will your policy cover me for the entire length of my absence from Canada or home province? If I decide to extend the length of my stay, can your policy be extended? How would this be done?
- Are there any exclusions regarding pre-existing conditions?
- How does your plan define an unexpected medical emergency?

### What maximums, deductibles and/or co-insurance would apply in the event of a claim?

An informative guide book is available to help you understand travel health insurance and what your supplementary coverage options are when you travel out of province or Canada. It is produced by the Canadian Life and Health Insurance Association Inc and you can download a copy online at [www.clhia.ca/](http://www.clhia.ca/) select "Consumer Information" then click on "A guide to travel health insurance".

To understand what the UBC's extended health plan covers, please refer to the Sun Life booklet online at [www.hr.ubc.ca/retiring/rsb](http://www.hr.ubc.ca/retiring/rsb) select "extended health plan" and click on "Sun Life Benefits Booklet".

*Travel Coverage FAQs on next page*

## Pre-Trip Travel Checklist

Before you depart on a trip, make sure you:

1. Take your **Medi-Passport card** with you. The card provides telephone numbers for Europ Assistance, Sun Life's travel assistance provider. Make sure to write your name, contract number, and member ID number on your card (contract #: 20605; member ID: UBC Employee ID). 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 Janet Poupart at 604.822.4580 to have a paper card mailed to you.
2. Take your **BC 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. The 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 Canada and the U.S., call 1-800-511-4610

In Mexico, call 001-800-368-7878

Elsewhere, call 1-202-296-7493  
(call collect if available)

To send documents to Europ Assistance:

Fax: 1-202-331-1528

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

## Travel Coverage FAQs

### Q: Should I purchase additional medical insurance?

**A:** UBC is able to provide information about your coverage through the UBC group plans while travelling outside of BC, however the decision to purchase additional medical or other insurance is yours to make. Should you choose to speak with your travel agent or insurance broker about additional coverage while travelling, have them refer to the Sun Life extended health benefits booklet. Note, that coverage and their exclusions and limitations vary across plans—it is important you read and understand your benefit coverage and conditions.

### Q: What is considered an “emergency service”?

**A:** An emergency service means any reasonable medical services or supplies, including advice, treatment, medical procedures or surgery, required as a result of an emergency. When you or your

family member has a chronic condition, emergency services do not include treatment provided as part of an established management program that existed before leaving your province of residence.

### Q: What would be considered eligible emergency medical expenses?

**A:** A medical emergency means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.

Eligible medical expenses as a result of a medical emergency may include the following:

- Services and supplies while in hospital, including a semi-private hospital room;
- Out-patient and physicians’ services;
- Licensed ground ambulance service to the nearest hospital equipped to provide the required treatment;

### Q: Does my coverage include trip cancellation or lost luggage insurance?

**A:** No.

## For those enrolled in the EFAP plan:

The University of British Columbia has retained the services of **Shepell** as the **new** provider of our organization’s Employee and Family Assistance Program (EFAP). The EFAP is a benefit provided for those UBC Retirement and Survivor Benefit Plan members who chose to enroll in the EFAP and coverage includes their eligible dependents. The transition to the new provider took place on **April 1, 2015**.

Shepell is a leading EFAP service provider and offers a wide range of confidential and voluntary support services to assist you and your family with resolving everyday challenges, complex issues, and everything in between.

The EFAP is completely confidential within the limits of the law\*. No one, including UBC, will be informed that you have accessed the service unless you choose to tell them.

You and your eligible dependents can reach Shepell by telephone or First Chat (instant online chat through your computer or mobile device) 24 hours a day, seven days a week. Emergency services can be accessed immediately and non-emergency services, such as in-person counselling, can be scheduled at a convenient time and location.

EFAP services are provided within the monthly premium that is paid by you (remains at \$4.00/month). There are no additional charges.

Please visit [www.hr.ubc.ca/benefits/efap/](http://www.hr.ubc.ca/benefits/efap/) to learn more about EFAP and how to access services.

*\*Shepell is required by law to disclose what would otherwise be confidential information when there is a risk of serious injury to oneself or others, there is suspicion of child abuse as defined by provincial legislation, or when served with a properly executed court order (i.e. subpoena).*

## New RSB Program Administrator

After two years, Jennifer Cove has moved on from the Retirement & Survivor Benefits Administrator role. We would like to thank Jennifer for all of her hard work with the RSB plan members and program over the years and wish her well on her next chapter. She has been replaced by Janet Poupart who started with the HR Health, Wellbeing & Benefits team in July 2014.



Janet previously worked as the Disability Claims Associate at UBC, managing the long-term disability claims for staff and faculty. She has a Bachelor of Commerce degree specializing in Human Resources Management, has completed her Certified Human Resources Professional designation, and is currently studying for her Certified Employee Benefits Specialist designation. Janet can be contacted at 604-822-4580 or [janet.poupart@ubc.ca](mailto:janet.poupart@ubc.ca).

## Fair Pharmacare Registration

In early 2003, the government of British Columbia introduced Fair PharmaCare, a plan that aligns prescription drugs deductibles with family income. Under the provisions of the Extended Health Benefit, the prescription drug plan coordinates coverage with the Fair PharmaCare Plan. By registering for Fair PharmaCare and paying the correct deductible, you can stretch your Extended Health Benefits resources even further. Registering ensures that Fair PharmaCare and not your extended health plan pays for drug costs after your deductible has been reached.

To ensure proper coordination of prescription drug claims under the extended health plan, Sun Life, our benefits provider, will not process claims once your family’s drug claims reach a threshold of \$100, unless you have confirmed proof of registration in Fair PharmaCare.

### CONFIRMING YOUR FAIR PHARMACARE REGISTRATION

Your Fair PharmaCare registration will be checked right at the pharmacy when you use your pay-direct drug card.

If you have not already confirmed your registration with Sun Life and you haven’t yet reached the threshold, your pharmacist will simply remind you to register for the program the next time you fill a prescription using your pay-direct drug card.

However, if your drug claims have already reached the threshold, your claim will be declined until you provide Sun Life proof of your Fair PharmaCare registration.

Sun Life has streamlined their process to make it easier for plan members to confirm their Fair PharmaCare registration in advance of reaching the threshold. This is to ensure that Sun Life has the information they need to promptly process drug claims for you and your family (see below).

**IMPORTANT:** It will take 48 hours for your status change to be processed by Sun Life. You will not be able to use your pay-direct drug card until then. **If you require a prescription right away**, you can pay for it out-of-pocket and at a later time submit a paper claim to Sun Life using an Extended Health Care claim form available on the UBC Benefits website at: [www.hr.ubc.ca/benefits/forms/](http://www.hr.ubc.ca/benefits/forms/) select “Retirement & Survivor Benefits Plan” then click on ‘Extended Health claim form’.

### HOW TO PROVIDE SUN LIFE WITH PROOF OF YOUR REGISTRATION:

Please notify Sun Life of your Fair PharmaCare registration number. (When you registered for Fair PharmaCare, you would have received a letter with your families’ registration number. If you have registered for Fair PharmaCare and have misplaced your letter, you can also provide Sun Life with your Personal Health Number on your BC Care Card.) For a detailed explanation on how to provide Sun Life with your proof of registration, please follow the instructions below: You will also need to tell Sun Life your group number (**26205**) and your member ID (**7-digit UBC employee ID**).

**Telephone:** Call the Sun Life Customer Care Centre at 1-800-361-6212 from Monday – Friday from 5:00 am – 5:00 pm PST.

**Secure Message:** Go to [www.sunlife.ca/member](http://www.sunlife.ca/member), log on with your Access ID and password, and select “Secure messages”. Provide your Fair PharmaCare registration number.

**Mail:** Send a letter or forward a copy of your confirmation letter to the Sun Life Claims Office: PO Box 2010 Stn Waterloo, Waterloo, Ontario, N2J 0A6. Send proof of your registration with your next claims submission to Sun Life.

If you have not registered for Fair PharmaCare: Please do so immediately—you can register by phone or on-line:

**Telephone:** In Vancouver, call 604-683-7151 from Monday – Friday from 8:00 am – 8:00 pm PST; Elsewhere in BC call 1-800-663-7100 during same hours.

**Internet:** Go to the PharmaCare website at: <https://pharmacare.moh.hnet.bc.ca> to register for Fair PharmaCare.

*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: [janet.poupart@ubc.ca](mailto:janet.poupart@ubc.ca) | 604-822-4580  
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 newsletter because you are enrolled in one or more UBC Retiree Benefits plans. If you wish to change the mailing address, please contact Janet Poupart.

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