



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, 2016**. The renewal rates are based on analyzing 12 months of past experience (July 1, 2014 - June 30, 2015) while incorporating ongoing inflation.

Dental Plan	Current 2015 Monthly Rates	New 2016 Monthly Rates Effective January 1, 2016	Adjustment
Single	\$44.19	\$42.42	- 4%
Couple	\$88.65	\$85.10	- 4%
Family	\$131.43	\$126.17	- 4%

Extended Health Plan	Current 2015 Monthly Rates	New 2016 Monthly Rates Effective January 1, 2016	Adjustment
Plan 1 (LTM* \$15,000)			
Single	\$61.05	\$51.89	- 15%
Couple	\$122.11	\$103.79	- 15%
Family	\$122.11	\$103.79	- 15%
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	\$63.05	\$80.07	+ 27%
Couple	\$126.19	\$160.26	+ 27%
Family	\$126.19	\$160.26	+ 27%

*LTM = Lifetime Maximum

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, 2016, the premiums will increase by 4.2%.

MSP Rates	2015 Monthly Premiums	Monthly Premiums Effective Jan 1, 2016
Individual	\$72.00	\$75.00
Family of two	\$130.50	\$136.00
Family of three or more	\$144.00	\$150.00

Difference between MSP and Extended Health Benefits

Canada has an extensive publicly financed and comprehensive health care system that pays for essential physician and hospital care.

As comprehensive as Canada's health care system is, not all medically necessary health, dental and welfare services are covered, and provinces and territories will vary in their coverage of these services to their residents. Services that are not covered by the system may be reimbursed by the patient's Extended Health and/or Dental Care plans, or paid out-of-pocket by the patient.

Sun Life, the Extended Health and Dental Care provider, has developed a number of comprehensive Health Care Guides outlining the coverage options for six common health events by province. The six health events are:

- Disability Protection
- Home Care
- Long Term Care
- Palliative Care
- Prescription Drugs
- Travel Emergency Health

To view the Health Care Guides, please visit Sun Life's website at www.sunlife.ca, then selecting "About us" on the toolbar on the top of the screen, and clicking on "Who pays for healthcare?". From there, you are able to filter results by your province.

The Health Care Guides provide information on what is covered by the public health care system. Extended Health benefits for those enrolled through the Retirement & Survivor Benefits Program (RSB) provide additional coverage on top of public system coverage. For example, the BC Medical Services Plan pays for the cost of a shared (ward) hospital room. The RSB Extended Health Plan will reimburse 80% of the additional cost of a semi-private or private hospital room after meeting the annual deductible.

BC Services Card – Issues with Name Not Matching on Driver's License and Care Card

In 2013, the Provincial Government introduced the new BC Services Card. This card is being phased in over a five-year period and replaces your BC Care Card.

If you have a BC Driver's License, you can apply for a Combined BC Driver's License and BC Services Card the next time you renew your driver's license. Alternatively, you can apply for a BC Services Card when you next renew your BC Identification card.

Enhanced levels of security with the new BC Services Card make it more secure and help protect everyone's privacy. **You may not receive a photo card when you visit a BC Driver's License office if the name on your driver's license or BCID does not match the name on your Care Card.**

If the name on your driver's license or BCID does not match your Care Card, there are steps you can take to resolve this depending on how you are enrolled in MSP (Medical Services Plan):

1. If you are **enrolled in MSP through the UBC Group Plan**, please complete the Group Change Request Form found here: <http://www2.gov.bc.ca/assets/gov/health/forms/170fil.pdf> and send your completed form to Janet Poupart, Retirement Benefits Administrator:
Attn: Janet Poupart
600 – 6190 Agronomy Road,
Vancouver, BC
V6T 1Z3
2. If you are **enrolled in MSP through another Group Plan** (ie: your spouse's employer), please complete the Group Change Request Form found here: <http://www2.gov.bc.ca/assets/gov/health/forms/170fil.pdf> and send your completed form to the Group Administrator for your Group Plan.
3. If you are **enrolled in MSP directly through Health Insurance BC**, please have your Personal Health Number (PHN) ready (or the Client Number on the Interim BC Services Card you received at the ICBC counter) and contact them at the numbers below:
Phone: (Vancouver) 604-683-7151
(Elsewhere in B.C.) 1-800-663-7100
It is important to note that the new BC Services Card will **not** impact your Medical Services Plan (MSP) enrollment, whether you are currently enrolled in the UBC Group MSP, another Group MSP or with MSP directly. The process for enrolling in the UBC Group MSP for new employees or making changes to your UBC Group MSP coverage (for example, adding dependents or cancelling coverage) does not change.
For further information on the new BC Services Card, please visit: <http://www.hr.ubc.ca/benefits/medical-services-plan/bc-services-card/>

My Sun Life Mobile with Photo Document Submission

Sun Life has a new way to submit some group benefit claims that is offered through their mobile app only (this is not available on their website). With Sun Life Mobile's new photo submission feature, you'll be able to submit a range of claim documents through the app, and it's as simple as snapping a photo.

Currently, certain expenses cannot be submitted digitally, including those that require supporting documentation such as doctor's referrals. With this new capability, you'll be able to submit new expense types and supporting documents for additional paramedical expenses through photo submission in a safe and secure way.

Photo submission allows you to submit supporting documentation instantly, allowing claims to be processed quickly, and reducing the number of declines when additional information is required.

FAQs

Q: Which claim types are eligible for photo document submission?

A: Additional paramedical specialties and expense types will be enabled for mobile photo receipt submission, including treatments lasting for more than one hour. In addition, medical services and supplies such as nursing, lab tests, and equipment and medical supplies, will also be enabled through this new capability.

Q: Will claims be adjudicated instantly?

A: Unlike current mobile claim functionality, claims that require photo submission will not be processed instantly. Photo submission claims will, however, be connected directly to Sun Life's claims adjudication system to enable quick intake and processing of these claims.

Q: Which claims will NOT be eligible for photo submission?

A: Sun Life is adding photo submission capability to Paramedical and adding Medical claims, therefore drug, dental, Out of Country, and Coordination of Benefits claims remain unchanged and will not be eligible for photo submission.

Q: Is photo submission available for all claims submitted through my Sun Life Mobile?

A: Remember that Sun Life does not ask you to submit supporting documentation for the majority of health and dental claims, with most of these claims processed instantly. You should still hold on to your receipts for audit and tax purposes, but you do not need to submit them to Sun Life. The photo submission functionality is only for claims that previously required paper submission.

Q: Is photo submission also available on Sun Life's Plan Member services website?

A: At this time, this feature will be available on my Sun Life Mobile only.

Reminders

Submit Your Extended Health Medical Claims

Any extended health claims incurred in 2014 must be received by Sun Life by **December 31, 2015**.

You can obtain the extended health claim forms at www.hr.ubc.ca/benefits/forms (select Forms for Retirement & Survivor Benefits Program) or call Janet Poupart 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)

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

2015 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 29, 2016. If you do not receive the letter by March 15, 2016, please contact Janet Poupart 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:

Janet Poupart | 604-822-4580
janet.poupart@ubc.ca
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.

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