



## Change to 2nd Payer Coordination of Benefits

### Do you coordinate your Extended Health and Dental Care claims? Important changes on how reimbursement is calculated

RSB (Retirement & Survivor Benefits) plan members who are enrolled in more than one Extended Health or Dental Care plan have the ability to coordinate reimbursement between their plans (for example, between your RSB plan (primary plan) and your spouse/partner's employer/retirement plan (secondary plan)). This allows for the portion of an eligible claim that is not paid by the first plan to be submitted to the second plan for consideration for reimbursement and may allow for up to 100% of the reasonable and customary amount\* of the claim to be paid.

Effective Dec. 1, 2015, any amount that Sun Life reimburses as the second payer will be calculated based on the reasonable and customary amount of the expense instead of the submitted amount.

**Example:** Your spouse recently went to see a physio-therapist and was charged \$90 for the visit. The claim was first submitted by your spouse to their employer/retirement's extended health plan, which reimbursed \$50. The remaining \$40 was then submitted to the RSB plan.

The RSB plan is the second payer and will calculate the amount eligible for reimbursement as follows\*:

**Current reasonable and customary amount for physiotherapy in British Columbia:** \$80

**Maximum eligible for reimbursement under the RSB extended health plan:** \$80

**Amount reimbursed by spouse's extended health plan:** \$50

**Amount reimbursed by RSB extended health plan = \$80 minus \$50 = \$30**

*Prior to the change, the amount reimbursed would have been \$40 (\$90 - \$50) and based on the amount submitted (\$90), rather than the reasonable & customary charge (\$80).*

These changes were made by Sun Life to align with industry practice. The impact will be minimal or none if your health practitioner, pharmacist or dentist charges at or below the reasonable and customary amount. If they charge above reasonable and customary, you will be responsible for the additional cost.

You can view a list of reasonable and customary charges for common paramedical practitioners on the UBC Benefits website at <http://www.hr.ubc.ca/benefits/reasonable-customary/>, or contact Sun Life directly at 1-800-361-6212.

\*Reasonable & customary amount:

There is a range of fees that are typically charged for items/services covered under Extended Health plans in each province. Sun Life and other insurance companies use these "reasonable and customary" fees as the basis for pricing their benefit plans and paying claims.

A reasonable and customary limit applies to **all** eligible expenses under Extended Health and Dental Care plans (for example, prescription drugs, paramedical services, medical equipment and supplies, hospital room rates, other services such as eye exams, eyewear, ambulance charges, dental procedures, etc).

Applying a reasonable and customary limit to a medical expense ensures that the group policy only reimburses the cost of a service or supply that is reasonable and typically charged in the geographic region in which the expense was incurred. It protects the plan against excess costs a provider may charge a customer with insurance, versus a cash-paying customer.

## EHB 3 Rate Change Reminder

We recently had the data from the previous benefit year re-analyzed and have determined that Sun Life made an error in the premium adjustment for Extended Health Plan 3 for 2016. While it was originally determined that the monthly premium rates would increase by 27%, the monthly premium rates should have increased by only 11%. The premium adjustments for both Extended Health Plan 1 and Plan 2 were accurate and did not need to be adjusted further.

Effective January 1, 2016, the new monthly premium rates for Extended Health Plan 3 are as follows:

- Single Coverage Premiums: \$70.02
- Couple Coverage Premiums: \$140.07
- Family Coverage Premiums: \$140.07

These new rates were implemented effective April 1, 2016.

Consequently, this meant that there was an overpayment of premiums for the months of January, February, and March. This overpayment was refunded to you by way of a reduction to your May 1st monthly benefit payment. We apologize for any inconvenience this may have caused. If you have any questions, please contact Janet Poupart at 604-822-4580 or [janet.poupart@ubc.ca](mailto:janet.poupart@ubc.ca).

## Preferred Vision Services Information

Preferred Vision Services Inc. (PVS) is a network of more than 1,000 health care service providers across the country.

If you are enrolled in the Extended Health Benefits through the Retirement Benefits Program, as an added feature you can save up to 20% off the cost of prescription eyewear such as frames, lenses, and contact lenses.

You can save even more if you order online. Order contact lenses from a PVS Home Delivery Service Provider and you can get a discount of up to 50%. And if you decide to have laser eye surgery, you can save 10% through a laser vision correction provider in your network.

Many locations will also apply your PVS discount to other eyewear and accessories, such as sunglasses. Ask your local provider what they will include.

PVS also offers up to 10% off services to correct your hearing, if you think you might need a hearing device, call one of the PVS preferred providers to schedule a hearing test with their audiologist, or visit a PVS preferred provider to shop for hearing devices.

Finding a preferred provider near you is simple. Either visit the PVS website or call the PVS information centre toll-free. Please contact Janet Poupart, Retirement Benefits Administrator at 604-822-4580 or [janet.poupart@ubc.ca](mailto:janet.poupart@ubc.ca) to receive your PVS card for more information.

## Extended Health Care Coverage Requirements

**As a Canadian resident, you must be covered by your provincial health care plan to be eligible for coverage under a Sun Life group extended health care benefit**

### About Extended Health Care

Your employer's Extended Health Care benefit is meant to supplement coverage provided under your publicly-funded provincial health care plan. This way, you and your dependents have financial assistance for many of your regular and catastrophic medical expenses from both your provincial government plan and your private group insurance plan.

### What you need to do

It is important that you are enrolled continuously in your province's health care plan: active enrollment

is **mandatory** to be eligible for coverage under your employer's Extended Health Care program.

You can visit your provincial government health plan website, or contact your local provincial office to understand the rules and criteria to keep your provincial health care coverage in place for you and your dependents – both at home and when you travel.

Remember to **notify your plan administrator immediately** (604-822-4580) if there has been any change to your (or your dependent's) provincial plan coverage.

# Smart and secure travelling: tips to make sure you're not robbed of a great vacation



Your dream vacation may involve beautiful beaches, inspiring art galleries and museums, gourmet food or ancient ruins. No one wants to spend this precious time on the phone to insurance companies back home, hanging out in government buildings replacing valuable documents or in a hospital waiting room. By following these tips you can stay safe and secure while travelling so that your dream vacation remains just that.

## Start smart

If you're going abroad, be sure that you visit your family doctor six to eight weeks before your departure. Depending on your destination, you may need vaccinations and medications, or simply a refill on your prescriptions. Certain countries make these vaccinations and medications an entry requirement so be sure to check your destinations regulations before you leave. Pack for any situation because preventative over-the-counter drugs for allergies, nausea, diarrhea etc. can sometimes be difficult to find.

## Be prepared

Take the time before your trip to make paper and electronic copies of important documents including passports, visas, identification, driver's licenses and itineraries. Leave one copy with family at home and pack the other one with you, separate from the originals. Check with the appropriate government websites to find out if a travel advisory has been issued for your destination. If your existing insurance plan doesn't cover you out of the country, purchase a short-term policy. Otherwise, you may find yourself stranded somewhere with a sense of regret and an expensive bill.

## Don't be a target

Unfortunately, being robbed of your wallet, camera and other valuables is an all too common travelling tale. Tourists stand out, so your best defence is to be inconspicuous. Nothing says "tourist" more than someone with their head glued to a map and a camera around their neck. Be aware of your surroundings, keep your valuables out of sight and don't carry excessive amounts of cash. One of the safest places to store things is in a money belt under your clothes. Better still; leave your valuables in a hotel safe.

## Watch your food and water

You can catch dangerous diseases like hepatitis A and typhoid fever through contaminated food or water. Depending on the country you visit, you may need to:

- Drink only commercially bottled or boiled water and steer clear of ice cubes.
- "Boil it, cook it, peel it or leave it" when it comes to eating fruits and vegetables.
- Choose well-cooked food to lower your risk of getting sick.
- Avoid unpasteurized dairy products.
- Enjoy oceans and pools and instead of fresh water swimming.

Even if you're sticking closer to home, you might encounter tummy troubles if you're mostly eating on the road. Stick to lighter snack options such as fruits, vegetables and whole grain crackers and try to skip greasy drive-thru food options as much as possible.

## Beat the bugs

Insects are carriers of disease in many places—even in North America. Protect yourself from bug bites by wearing insect repellent, wearing light coloured clothing

and covering exposed skin. Inspect your body for ticks, and if you're in a malaria zone, make sure you are taking prescribed anti-malarial medication. Your best defence against insect-borne disease is to not get bitten.

## Consider your transportation

Traffic accidents are actually very common among travellers. When possible, hire a local driver and try to avoid travelling alone. If you're renting a car, request a brand that you're aware of and ensure sure that it's reliable. Understand both the informal road laws and local traffic rules—which can even be different from province to province or state to state, and be particularly cautious in countries that drive on the opposite side of the road. Avoid overloaded buses and motorcycles and mopeds. Although they're popular with tourists, they are particularly dangerous options.

If you do have an emergency while abroad, you need to contact your emergency medical insurance provider as soon as possible. They will be able to let you know which doctor or hospital to go to and may even be able to arrange payment directly with the doctor or hospital so you only need to pay any balance remaining. If you are unable to contact your emergency medical insurance provider due to your condition, it is important to contact them as soon as you are able.

The Canadian Embassy can help you replace lost documents, contact your family and assist in case of emergencies. Also before travelling overseas it's a good idea to register your travel details with the Canadian government so they that can contact you in case of emergency. For more information on supports available from Canadian Embassies and Consulates throughout the world, please see: <https://travel.gc.ca/assistance>

Although you need to be aware of risks while travelling, don't spend your entire trip in a state of paranoia. By learning about potential health risks before leaving and taking the necessary precautions while you're away, you can have the relaxing vacation you've been waiting for, and very much deserve.

## For those enrolled in the Extended Health benefits

You have emergency medical travel insurance included under your Extended Health benefits. Travel insurance is for medical emergencies only and does not include coverage for lost luggage or trip cancellation. Coverage is for up to 90 days per trip and reimbursement is at 100%.

You can obtain your medi-passport card for travel coverage information 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.

Please note, any claims you make for travel coverage go towards your lifetime maximum under the plan. To keep track of the balance remaining in your lifetime maximum (LTM)\* under your Sun Life Extended Health Care benefit, please contact Sun Life directly at 1-800-661-7334.

If you are wanting to purchase additional travel coverage to protect your lifetime maximum or if you do not feel your lifetime maximum balance is sufficient coverage, you need to ensure your individual coverage will be the first payer for emergency medical expenses and not your Extended Health benefits through the Retirement Benefits Plan.

(Source: [www.workhealthlife.com](http://www.workhealthlife.com))

## Reminders/FAQ

Sun Life has updated their system and requires plan members to have a six-digit Contract/Policy number. Please ensure you are using **Contract/Policy Number: 020605** when making any Extended Health or Dental claims.

Effective September 30, 2016, Sun Life will be closing their claims processing departments at all locations other than their Waterloo and Montreal offices. For any Extended Health and Dental claims to be submitted by paper form, please mail to:

Sun Life Assurance Company of Canada  
PO Box 2010 Stn Waterloo  
Waterloo, ON N2J 0A6  
**or**  
Sun Life Assurance Company of Canada  
PO Box 11658 Stn CV  
Montreal, QC H3C 6C1

Paper claim forms can be found on our website at: <http://www.hr.ubc.ca/benefits/forms/> and selecting 'Retirement & Survivor Benefits Plan'.

Misplaced a past issue of the Viewpoints newsletter? Previous issues of the Viewpoints newsletter can be found on our website at <http://www.hr.ubc.ca/viewpoints/>.

All claims made under your Extended Health benefits contribute towards your deductible (including prescriptions, physiotherapy, chiropractors, travel claims, etc.) More information on what coverage is included under your Extended Health benefits can be found here: <http://www.hr.ubc.ca/benefits/retirement-and-survivor-benefits/rsb-overview/extended-health/>.

## Europ Assistance Contact Information:

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

## About Viewpoints

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](mailto:janet.poupart@ubc.ca)

UBC 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:  
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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