



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, 2017**. The renewal rates are based on analyzing 12 months of past claims experience (July 1, 2015 - June 30, 2016) while incorporating ongoing inflation.

Dental Plan	Current 2016 Monthly Rates	New 2017 Monthly Rates Effective Jan. 1, 2017	Adjustment
Single	\$42.42	\$45.81	+ 8.0 %
Couple	\$85.10	\$91.91	+ 8.0 %
Family	\$126.17	\$136.26	+ 8.0 %

Extended Health Plan	Current 2016 Monthly Rates	New 2017 Monthly Rates Effective Jan. 1, 2017	Adjustment
Plan 1 (LTM* \$15,000)			
Single	\$51.89	\$60.19	+ 16.0 %
Couple	\$103.79	\$120.40	+ 16.0 %
Family	\$103.79	\$120.40	+ 16.0 %
Plan 2 (LTM* \$50,000)			
Single	\$100.93	\$92.48	- 8.5%
Couple	\$203.87	\$186.81	- 8.5%
Family	\$203.87	\$186.81	- 8.5%
Plan 3 (LTM* \$200,000)			
Single	\$70.02	\$63.75	- 9.1%
Couple	\$140.07	\$127.53	- 9.1%
Family	\$140.07	\$127.53	- 9.1%

*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 British Columbia Ministry of Health has announced that the calculation of MSP rates has been updated.

Effective January 1, 2017 MSP monthly premiums will be assessed based on the number of adults covered. The MSP premium rate for one adult (with or without children) will be \$75.00 per month and the premium rate for two adults (with or without children) will be twice the amount of the single adult rate at \$150.00 per month.

Current Rate Structure and Premium		Rate Structure and Premium - Effective January 1, 2017	
Single (1 individual)	\$75.00	1 Adult	\$75.00
Couple (2 or more individuals)	\$136.00	1 Adult & 1 Child	\$75.00
		2 Adults	\$150.00
Family (3 or more individuals)	\$150.00	1 Adult & 2 or more Children	\$75.00
		2 Adults & 1 or more Child	\$150.00

MSP Premium Assistance Program Threshold Increase

The MSP threshold for those who are eligible for Premium Assistance has increased to be available for those with a household combined adjusted net income of \$42,000 or less. Full Regular Premium Assistance will be available to those whose adjusted net income is \$24,000 or less. If you believe you are eligible for Premium Assistance, you can apply by completing the MSP Application for Regular Premium Assistance form here: <http://www2.gov.bc.ca/assets/gov/health/forms/119fil.pdf>.

Please contact Janet McHugh at 604-822-4580 or janet.mchugh@ubc.ca if you need a form to be sent to you instead. If you are paying your MSP premiums through the RSB Plan, your Regular Premium Assistance form will need to be signed by Janet McHugh prior to being sent to Health Insurance BC for processing. Please send your completed form to:

Janet McHugh
600 - 6190 Agronomy Road
Vancouver, BC V6T 1Z3

Request for Email Addresses

With the discussion of the Canada Post strike earlier this year, we are requesting all plan members to send us an email address where we would be able to send important communication to you in case of a future Canada Post strike or lockout.

Please send your email address to Janet McHugh at either 604-822-4580 or janet.mchugh@ubc.ca. Please contact Janet directly if you are uncertain if your email address is already on file. Please note, we would only send important communication via email if there was no way to reach you through regular mail.



Sun Life's New Prior Authorization Program

Sun Life is adding the prior authorization program to your Extended Health benefits plan effective April 1, 2017. Prior authorization requires that coverage for certain drug therapies be pre-approved based on certain criteria. Sun Life is committed to continued group drug plan sustainability and plan member drug choice. The prior authorization program's aim is to focus on monitoring claims for speciality drugs or treatments and ensure that plan members are getting reimbursement for the right drugs when you need them.

How does it work?

If the drug your doctor prescribes for you needs prior authorization, you need to send Sun Life a completed prior authorization form before filling your prescription. Sun Life will review your request, usually within 5 business days, and let you know in writing if you are approved and the duration of your approval

period. Starting April 1, 2017, you can also visit mysunlife.ca/priorauthorization and enter your group Contract Number: 020605 for a list of included drugs and forms.

What about the drugs I'm currently taking?

Sun Life's prior authorization program focuses on monitoring drugs within very specific categories which means that these changes may not impact you directly. If you have been reimbursed for one of the drugs included in the prior authorization program within 120 days prior to April 1, 2017, you don't have to apply for authorization; you'll be considered pre-approved for reimbursement.

Adding prior authorization to your group benefits plan will help keep drug plan costs down, making extended health care more affordable for plan members in the long run.

Reminder: Travel Coverage Provider Changed to Allianz

For those enrolled in the Extended Health benefits, effective **October 3, 2016** Sun Life's provider for emergency out-of-country and out-of-province travel assistance services is AZGA Service Canada Inc. (**Allianz Global Assistance**). Allianz Global Assistance has replaced Sun Life's former provider, Europ Assistance USA, Inc.

There are no changes to your coverage, which includes the services described in your plan for emergency out-of-country and out-of-province travel assistance. Sun Life has added Canadian contact numbers for you to call for emergency travel assistance, **but all of the former telephone numbers will still remain active.**

Your existing travel card contains the contact information that you need for emergency travel assistance.

Allianz Global Assistance Contact Information:

- In the USA and Canada, call: 1-800-511-4610
- From anywhere else: 1-519-514-0351
- Call collect through an international operator
- Fax: 1-519-514-0374

Please login to your online Sun Life account at www.sunlife.ca to print an updated travel card or contact Janet McHugh at 604-822-4580 or janet.mchugh@ubc.ca to have an updated travel card mailed to you.

Reminders

Submit Your Extended Health Medical Claims

Any extended health claims incurred in 2015 must be received by Sun Life by **December 31, 2016.**

You can obtain the extended health claim forms at www.hr.ubc.ca/rsb/ (select How To Make A Claim) or call Janet McHugh 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 access, you can also submit your claims online at www.mysunlife.ca

2016 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, 2017. If you do not receive the letter by March 15, 2017, please contact Janet McHugh at 604-822-4580.

Allianz Global Assistance Telephone Numbers

In the USA and Canada, call 1-800-511-4610. Elsewhere, call 1-519-514-0351 (call collect if available). If you need to fax documents to Allianz Global Assistance, the fax number is 1-519-514-0374.

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 McHugh | 604-822-4580
janet.mchugh@ubc.ca
 c/o 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 the mailing address, please contact Janet McHugh.

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