



2018 Sun Life Rates

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. Based on the review, it has been determined that there will be **no change** to the Extended Health and Dental Care plan premium rates for the 2018 calendar year.

The following tables outline no change to the Extended Health and Dental Care plan premium rates, effective **January 1, 2018**. The renewal rates are based on analyzing 12 months of past claims experience (July 1, 2016 - June 30, 2017) while incorporating ongoing inflation.

Dental Plan	Current 2017 Monthly Rates	2018 Monthly Rates Effective Jan. 1, 2018	Adjustment
Single	\$45.81	\$45.81	+ 0 %
Couple	\$91.91	\$91.91	+ 0 %
Family	\$136.26	\$136.26	+ 0 %

Extended Health Plan	Current 2017 Monthly Rates	2018 Monthly Rates Effective Jan. 1, 2018	Adjustment
Plan 1 (LTM* \$15,000)			
Single	\$60.19	\$60.19	+ 0 %
Couple	\$120.40	\$120.40	+ 0 %
Family	\$120.40	\$120.40	+ 0 %
Plan 2 (LTM* \$50,000)			
Single	\$92.48	\$92.48	+ 0%
Couple	\$186.81	\$186.81	+ 0%
Family	\$186.81	\$186.81	+ 0%
Plan 3 (LTM* \$200,000)			
Single	\$63.75	\$63.75	+ 0%
Couple	\$127.53	\$127.53	+ 0%
Family	\$127.53	\$127.53	+ 0%

*LTM = Lifetime Maximum

Medical Services Plan Rate Changes

The Medical Services Plan (MSP) is the BC provincial government program that covers medically required services provided by physicians and supplementary health care practitioners, laboratory services and diagnostic procedures. In the fall, the BC Ministry of Health announced an updated calculation of MSP rates.

Effective January 1, 2018, current rates for MSP premiums will be reduced by 50% for all residents of British Columbia. There is no need to apply for this reduction as premium amounts will be automatically adjusted.

The new MSP premium rate for one adult (with or without children) will be \$37.50 per

month and the premium rate for two adults (with or without children) will be \$75.00 per month.

Reminder: There are no MSP premiums charged for dependent children (under the age of 19 or between the ages of 19-25 if they are considered a full-time student).

MSP Rates	2017 Monthly Premiums	Monthly Premiums Effective Jan. 1, 2018
One Adult	\$75.00	\$37.50
Two Adults	\$150.00	\$75.00

MSP Premium Assistance Program Rate Changes

The MSP threshold for those who are eligible for Premium Assistance continues 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 \$26,000 or less. This is a \$2,000 increase from the current \$24,000. All other current rates for MSP Premium Assistance will be reduced by 50%. If you believe you are eligible for Premium Assistance, you can apply by completing the MSP Application for Regular Premium Assistance Form:

<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

Meet Ella, Sun Life's New Digital Coach

Sun Life's new digital coach is ready to help plan members navigate their online (and soon mobile) options in a personalized way.

Ella empowers plan members to better understand their needs and available options, so they can choose the best appropriate action. Through Ella, Sun Life is taking a proactive approach to supporting the financial health and wellbeing of plan members.

How does Ella work on www.mysunlife.ca?

As a digital coach, Ella will initially provide plan members with relevant information, insight and advice, and will evolve over time to be increasingly interactive. For example, Ella can prompt plan members with helpful messages, such as:

- Reminding plan members that their son or daughter is turning 19 and will need their own healthcare coverage to replace their benefits coverage if they are not attending school full-time
- Increasing plan member understanding of and participation in their plan through direct, relevant and timely information

Allianz Out-of-Country Claim Form

If you are enrolled in the Extended Health Plan and require emergency medical care while outside BC, you or someone with you must call Allianz Global Assistance before receiving medical care. As Sun Life's travel benefits provider, Allianz will guarantee or advance payment for your medical care.

Seeking emergency care outside of BC

In Canada and the US, you can reach Allianz Global Assistance's 24-hour operations centre toll-free at 1-800-511-4610. Elsewhere, make a collect call to 1-519-514-0351.

All invasive or investigative procedures (such as surgery, angiogram, MRIs) must be pre-approved by Allianz, except in extreme circumstances.

Submitting claims for emergency medical expenses

If you are submitting claims for services and supplies while in hospital, or for outpatient and physician's services incurred outside of BC or Canada AND as a result of a medical emergency, Allianz will coordinate payment of your claim with the BC Medical Services Plan (MSP), the UBC plan and any other benefit plans you are covered by with Sun Life.

Please note: MSP will be the first payor in this circumstance. If you want 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 second payor for emergency medical expenses and not your Extended Health benefits.

To ensure you are properly reimbursed, keep all receipts and always obtain a fully itemized bill for any hospital treatment.

To submit a claim:

- Within 30 days of your return home, complete the Allianz Emergency Medical

Expense Claim Form (http://www.hr.ubc.ca/wellbeing-benefits/files/allianz_ooc_claim_form.pdf).

- Attach original receipts and make a copy of the entire claim for your records.
- Mail your claim form to the appropriate address indicated on the form.

Note: There are some situations where it will be necessary for you to reimburse Sun Life.

Submitting claims for non-emergency medical expenses

To ensure you are properly reimbursed, keep all receipts and always obtain a fully itemized bill for any hospital treatment.

To submit a claim:

- Submit a completed Extended Health Claim Form (http://www.hr.ubc.ca/benefits/files/sunlife_EHB_claim_form_rsb.pdf) to Sun Life within 30 days of your return home.
- In section 3, indicate your claim is for out-of-Canada expenses.
- Attach original receipts and make a copy of the entire claim for your records.
- Mail your claim form to the appropriate address indicated on the form.

Submitting claims for dental expenses

If you incur out-of-pocket emergency and non-emergency dental expenses while travelling outside BC or Canada, submit a Dental Care Claim Form (http://www.hr.ubc.ca/benefits/files/sunlife_dental_claim_form_rsb.pdf) to Sun Life when you return home.

If your claim was a result of a dental accident, complete the Allianz Emergency Medical Expense Claim Form (http://www.hr.ubc.ca/wellbeing-benefits/files/allianz_ooc_claim_form.pdf) within 30 days of your return home. Attach original receipts and make a copy of the entire claim for your records and mail it to the appropriate address indicated on the form.

Reminders

Submit Your Extended Health Claims

Any extended health medical claims incurred in 2016 must be received by Sun Life by **December 31, 2017**.

To submit paper claims, download an Extended Health Claim Form (http://www.hr.ubc.ca/benefits/files/sunlife_EHB_claim_form_rsb.pdf) or contact Janet McHugh at 604-822-4580 to have paper copies mailed to you. Remember to mail your completed extended health claim forms and original receipts to:

Sun Life (Waterloo)
PO Box 2010 Stn Waterloo
Waterloo, ON N2J 0A6

To submit e-claims, visit www.mysunlife.ca or access Sun Life's mobile app.

2017 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, 2018.** Please only contact Janet McHugh about this if you do not receive the letter by March 15, 2018. Janet can be reached at 604-822-4580.

Allianz Global Assistance Telephone Number:

In the US and Canada, call 1-800-511-4610. Elsewhere, call collect at 1-519-514-0351. If you need to fax documents to Allianz Global Assistance, dial 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 enquiries on the RSB program, contact:

Janet McHugh | 604-822-4580
janet.mchugh@ubc.ca
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.

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 and/or governing legislation, the plan contracts/documents and/or governing legislation will apply. For more information on benefits, visit www.hr.ubc.ca/wellbeing-benefits.

Sun Life Provider Search and Rating Paramedical Providers

In this section, learn about two useful tools offered by Sun Life to enhance your experience with healthcare providers.

Provider Search

Through Sun Life's mobile app, you can access the Provider Search feature to find a professional who meets your healthcare needs. Provider Search allows you to:

- View the provider's rating from other Sun Life members
- Locate providers who bill Sun Life directly (so that you do not have to pay first and submit a claim for reimbursement)
- Call the provider directly to make an appointment
- Add the provider to your contacts
- Get directions to the clinic by launching the Maps app on your phone

To get started, download the Sun Life mobile app from Google Play or the App Store and click on 'Provider Search'. To access Provider Search via your desktop computer, visit www.mysunlife.ca.

Paramedical Provider Ratings

Sun Life allows you or your family to rate paramedical providers when you submit a desktop e-claim on www.sunlife.ca. The responses empower plan members to take charge of their health and wellbeing. Since the launch of Sun Life's healthcare provider ratings network, over one million ratings have been submitted. The paramedical services you rate are the same ones you can do a Provider Search for.

On the my Sun Life mobile app, you can rate both paramedical and dental providers when you submit a mobile e-claim.

A provider's average rating is calculated based on ratings collected on mobile and web and is displayed immediately.

For more information, contact Sun Life directly at 1-800-361-6212.