



Summer Travel on a Budget

In today's economy, you might feel that a summer vacation is a luxury you can't afford. But if you're willing to plan ahead and step outside your usual routine, you can take that trip of a lifetime and still manage to hold onto a good portion of your money.

To get you started on your next travel adventure, here are some money-saving tips to consider.

Travel independently

Packaged tours may be easier to arrange, but you're paying for the convenience. If you are willing to book everything yourself, you could save a lot of money during your travels. For example, book your own hotels; eat at local diners; hire local guides; or discover the city on foot instead of by tour bus.

These are small changes, but you could save hundreds of dollars.

Choose the right destination

Some destinations are more expensive than others. Before you set your heart on a trip to the Maldives, do a little research. You may find you can travel to another equally exciting destination for half the cost. Look for places with good infrastructure for independent travel so you can stretch your dollars.

Shop around when booking flights

To find a good deal, start by searching the internet; there are several excellent discount travel sites to compare prices. Or, take the information you've gathered and visit a travel agent. Believe it or not, travel agents can usually still find you the best deal.

If your travel dates are flexible, many airlines offer cheaper rates on certain days. Give yourself a window of two to three days and you could secure a better deal.

But don't cheap out on travel insurance! Read the fine print and make sure you have the coverage you need. For more information, see our sidebar article on Emergency Medical Travel Insurance and purchasing additional travel coverage.

Use alternative accommodations

Consider renting a camper van. Many campgrounds in Europe have full amenities (including swimming pools) and are located near cities served by free shuttle service.

Hostels are also becoming popular outside of the backpacking world, with private rooms more readily available.

Fly from an alternative airport

Flying from Canada can sometimes be expensive, whereas you could save a few hundred dollars just by flying from the United States. If you live near the border, look for fares on departures leaving from the closest American airport.

Also, while a direct flight is more comfortable, you'll find that allowing for layovers will be much cheaper than flying direct. Plus, you could end up discovering a new place during your layover!

Determine the cost ahead of time

Before you take a taxi from the airport, find out what the fare should be by doing some research at home and stating your destination with confidence. Ask the price and do the calculation before you accept the ride. If the price is way out of line, say no and bargain for a lower rate. Prices can vary, but double and triple the standard fare is unacceptable.

The same can be said for accommodations and tours. It's easy to find information about basic hotel costs and various tours online. If you are quoted an outrageous price, don't be afraid to ask for a cheaper deal. In many countries, bartering is normal and expected.

Calculate the exchange

Calculate the Canadian currency equivalent before settling on a price. Sometimes, the price will sound great when quoted in the local currency, but when you convert it later, you realize you were overcharged. There's nothing wrong with using a currency conversion phone app or pulling out a calculator. It can be much easier to enter in a number and show the merchant what you want to pay.

Learn the local language

Last but not least, learn a bit of the local language. "Hello," "thank you" and "goodbye" can go a long way to breaking the ice.

Remember, the more you know about your destination, the more money you will save. Happy and safe travels!

(Source: www.sunlife.ca)

Email Option Now Available for RSB Plan Members

We are continually looking for ways to improve communications for plan members enrolled in the Retirement & Survivor Benefits (RSB) Program. Effective **Jan. 1, 2018**, all new RSB plan members were required to provide an email address upon enrolment to receive all communications regarding the RSB Program.

We are now reaching out to all other plan members to offer the same service. If you opt for email, you'll receive important RSB information much faster. It's also more environmentally-friendly and allows you to easily retrieve and reference the information.

To begin receiving RSB Program information by email, we require your written consent. Please send your email address to Julia Carandang, RSB Administrator, at julia.carandang@ubc.ca.

If you do not provide written confirmation, we will continue to send all communications related to the RSB Program by regular mail.

To access previous issues of *Viewpoints*, visit www.hr.ubc.ca/viewpoints.

Emergency Medical Travel Insurance

For those enrolled in the Sun Life Extended Health plan, emergency medical travel insurance is included with your 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% -- up to your remaining lifetime maximum (LTM).

To obtain your Medi-Passport card for travel coverage information, visit www.hr.ubc.ca/benefits/forms (click on "Retirement & Survivor Benefits Program") or call Julia Carandang at 604-822-4580 to have a paper card mailed to you.

To track your remaining LTM balance, please contact Sun Life directly at 1-800-661-7334.

If you want to purchase additional travel coverage to protect your LTM, or if you feel your LTM balance provides insufficient coverage, you'll need to ensure your individual coverage will be the first payor for emergency medical expenses and not your Extended Health benefits through the RSB Program.

Allianz Global Assistance Resource:

- In Canada and the US: 1-800-511-4610
- Elsewhere: 1-519-514-0351

New RSB Administrator



We would like to introduce you to Julia Carandang, our new Retirement & Survivor Benefits Administrator.

Julia steps into Janet McHugh's previous role, as Janet has been seconded to a different role on the UBC Benefits team.

Julia is excited to be returning to UBC, where she completed her Bachelor of Arts in Psychology. She has been working as a customer service representative since graduating last year.

To contact Julia, please call 604-822-4580 or email julia.carandang@ubc.ca.

Demystifying Dental Fees and Claims

Understanding dental charges and claims doesn't have to be like learning a foreign language. In this article, we demystify dentist fees and dental claims – all to help you become more informed.

What is the Dental Fee Guide?

The British Columbia Dental Association (BCDA) produces an annual fee guide for BC dentists, outlining over 1,400 dental codes, code descriptors and suggested fees that relate to specific elements of dental treatment. The document serves as a guide only: dentists are not required to follow the guide or any fee schedule.

Many dental plan providers base their coverage on the fees and codes within this guide. Sun Life, the RSB Program's Dental Plan provider, reimburses for dental services based on the current year's BCDA fee guide for general practitioners.

How do dentists determine their fees?

The cost of delivering high-quality dental care is based on the complexity of treatment for each patient, as well as the cost of the following factors:

- Specialized equipment
- Approved materials
- Sterilization and safety protocols
- Trained and licensed professional staff
- External laboratory fees
- Location of dental practice

What about fees for dental specialists?

Dental specialists receive additional training in a particular field of dentistry. When a high level of expertise is required, general practice dentists will refer patients to a specialist.

Specialized treatment can involve the use of special equipment, specific materials for treatment, additional staffing and ongoing education. All these factors are considered by specialists when determining treatment costs.

How can I be more informed?

1. Talk to your dentist. Discuss all of your treatment options and the associated costs before proceeding. (Read on to learn what you need to do for recommended dental care procedures in excess of \$500.)

2. Ask if your dental office follows the BCDA fee guide. A dental office may bill some, or all, codes based on the suggested fee guide.

The RSB Program's Dental Plan reimburses based on the current year's BCDA fee guide

for general practitioners. If your dental office charges more than the guide, you'll be responsible for the additional cost.

If you receive dental services from a dental specialist, Sun Life reimburses based on the BCDA fee guide for general practitioners, plus 10%. You're responsible for any amounts not covered by the UBC Dental Plan.

3. Get a preauthorization for recommended dental work prior to receiving treatment. For dental care procedure(s) in excess of \$500, you must receive a preauthorization from Sun Life before you obtain treatment. To begin the process:

- Ask your dentist to complete the Dental Claim form (www.hr.ubc.ca/benefits/files/sunlife_dental_claim_form_rsb.pdf), detailing the dental procedure(s). Your dentist can send this form to Sun Life for you by email or regular mail.
- Your dentist should include supporting information (e.g. x-rays or pictures of models or molds) to illustrate the services that are being recommended. If your dentist doesn't provide this information, your preauthorization for services will be declined until this information has been received and reviewed by Sun Life. Sun Life may also request further information from your dentist as part of its review process.
- Once the review process is complete, Sun Life will send you a Claims Statement outlining what part of the cost is covered by the plan and what you will have to pay.

How do I make a dental claim?

Many dental offices will submit claims for your dental procedure(s) directly to Sun Life. You'll need to provide your dentist with your UBC Group Number (020605) and your Member ID (seven-digit UBC employee number).

If your dentist does not submit claims on your behalf, you can submit a claim yourself using the Dental Claim form (www.hr.ubc.ca/benefits/files/sunlife_dental_claim_form_rsb.pdf).

Resources:

- British Columbia Dental Association (<https://bcdental.org/>)
- RSB Dental Plan (<http://www.hr.ubc.ca/wellbeing-benefits/benefits/details/retirement-survivor-benefits/coverage/#dental>)

MSP Premium Update for 2019 and 2020

In the Feb. 2018 BC Budget announcement (<http://bcbudget.gov.bc.ca/2018/default.htm>), the Finance Minister announced the following changes to Medical Services Plan (MSP) premiums:

- Beginning **Jan. 1, 2019**, employers such as UBC will pay an Employer's Health Tax (EHT) to allow for the full elimination of MSP premiums. BC residents will still be required to pay MSP premiums for the 2019 calendar year.
- Beginning **Jan. 1, 2020**, all BC residents will no longer be required to pay monthly MSP premiums. Employers will continue to pay the EHT.

More info about these changes will be provided prior to their implementation dates.

PVS Discontinued

Effective **Jan. 1, 2018**, Preferred Vision Services (PVS) ceased operations and their services are no longer available to Sun Life plan members.

Sun Life is exploring other discounted vision care options. Once an option has been selected by Sun Life and is available to its plan members, we will communicate this information to those enrolled in the Extended Health benefits plan.

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 about the RSB Program, contact:

Julia Carandang | 604-822-4580
julia.carandang@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 your mailing address, please contact Julia Carandang.

Previous issues of *Viewpoints* are available online at www.hr.ubc.ca/viewpoints.

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