

# P & B Times

News from the Pension & Benefits Office ([askpb@yorku.ca](mailto:askpb@yorku.ca))

JUNE 2015 – ISSUE 31

## Delisted Service Providers – Sun Life

Sun Life publishes a list of delisted service providers. In order to protect against increased costs due to questionable claims, Sun Life will disallow claims from certain healthcare service providers, clinics, facilities, or medical suppliers. There are several reasons that may lead them to put a provider on this list such as, the names provided on invoices that do not work at the named clinic, a provider does not validate services or provide requested information or they provided invoices for multiple members within a time period during which the services could not have been rendered.

You will find this list on Sun Life's website on the left hand side once you log in to the member website. You must allow popups for the list is displayed.

June 05, 2015  
**PLEASE READ**

Don't be out-of-pocket!  
Check the delisted providers list today.

Save on your vision and hearing expenses with PVS.

Is your information up to date on mysunlife.ca?

Respecting your privacy

Security and fraud information

**my health and well-being** Preferences

[Medical/Dental > 014098/014098](#)

**Wellness centre**

[my coverage](#) [Need glasses/lenses?](#)

[my claims](#) [Next dental checkup](#)

[Leaving the plan](#)

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**my financial future** Preferences

**Personal investments and insurance**

Personal investments and insurance in Customer Access

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Once the pop up window is displayed you will see a list of delisted service providers

## List of delisted service providers

List updated as at May 28, 2015

This is a list of Sun Life Financial's delisted healthcare service providers, clinics, facilities and medical suppliers (called "provider").

If a provider is delisted, we will not process claims for services or supplies obtained from the facility.

The current list as posted on the Sun Life Website:

### **Updated delisted providers – as at May 28, 2015:**

- Boris Rozenberg, Acupuncturist, Registration #2600, ON
- Better Health Management Inc. - 8-17 Ray Lawson Blvd, Brampton, ON L6Y 5L8

### **Delisted providers prior to May 28, 2015:**

- Adrienne Na, Naturopath, Registration #2100, ON
- Amir Kazemi, Osteopath, Registration #07129, ON
- Ananda Sankarakuttalam, Physiotherapist, Registration #15513, ON
- Kenny Van, Physiotherapist, Registration #09928, ON
- Mehdi Lotfi, Physiotherapist, Registration #13867, ON
- Mei Chu, Massage Therapist, Registration #19743, AB
- Moona S Rahemtulla, Chiropractor, Registration #3253, ON
- Parminder Rehsi, Osteopath, Registration #04132, Acupuncturist, Registration #2453, Massage Therapist, Registration #M852, ON
- Ping Shen, Massage Therapist, Registration #S503, ON
- Reza Babaloui, Chiropractor, Registration #4959, ON
- September Herniman, Massage Therapist, Registration #18846, AB
- William (Bill) Wilson, Physiotherapist, Registration #03399, ON
  
- Active Channel Health & Wellness Centre Inc - 220-9040 Leslie Street, Richmond Hill, ON L4B 3M4
- Advanced Pain Relief Clinic - 200B-385 Fairway Road South, Kitchener, ON N2C 2N9
- Advanced Pain Relief Clinic - 715 3rd Avenue East, Owen Sound, ON N4K 2K4
- Arc Wellness - 110-3603 Hwy 7 East, Markham, ON L3R 8W3
- Eyes and Feet on Wanless - 7 & 8-230 Wanless Drive, Brampton, ON L7A 0X1
- Eyes on Wanless - 7 & 8-230 Wanless Drive, Brampton, ON L7A 0X1
- Green Channel Health & Wellness Centre Inc - 8364 Woodbine Avenue, Markham, ON L3R 2N8
- Mong Kok Health Clinic - B15-8360 Kennedy Road, Markham, ON L3R 9W4

- New Kennedy Wellness - B15-8360 Kennedy Road, Markham, ON L3R 9W4
- Paradise Health and Wellness Centre - 351 Parkhurst Square, Brampton, ON L6T 0C2
- Paradise Spa Salon & Laser Centre - 351 Parkhurst Square, Brampton, ON L6T 0C2
- Physio Fact - 129 Church Street, Richmond Hill, ON L4C 1G9
- Physio Plus Health Care - 2070-10376 Yonge Street, Richmond Hill, ON L4C 3B8
- Queen's Health Clinic - B15 - 8360 Kennedy Road, Markham, ON L3R 9W4
- Regenesis Massage Therapy - 8118 100 Street, Edmonton, AB T6E 1W7
- RN Massage - 1340 12th Avenue SW, Calgary, AB T3C 1B8
- Santé Walk In Clinic - 2115-8339 Kennedy Road, Markham, ON L3R 0P5
- Seppie's Beauty Consulting Ltd – 9215-151 Street, Edmonton, AB T5R 1J8
- Shamrock Beauty & Spa Inc - 200N, 200 Haddon Road, SW, Calgary, AB T2V 2Y6
- Wanless Foot and Orthotics - 7 & 8-230 Wanless Drive, Brampton, ON L7A 0X1
- Wanless Foot Clinic – 7 & 8-230 Wanless Drive, Brampton, ON L7A 0X1
- Wanless Optical – 7 & 8-230 Wanless Drive, Brampton, ON L7A 0X1

**IMPORTANT**

It is important to check the list of delisted service providers regularly as your claim will be denied if you use one of these providers. It is important to be vigilant and continue to keep costs in check so we can all benefit from our coverage.

## Protecting Your Health Benefits

Here's a list of do's and don'ts to help you protect health benefits.

- Do be vigilant. Watch for others abusing our health plan and report these abuses to us or to Sun Life on their anonymous tip line (see below).
- Do check the receipts and explanation of benefits you receive for products or services. Make sure these accurately reflect what was received/done. If there is a difference, report it.
- Don't sign your name to blank claims forms. Doing so, allows others the opportunity to submit false claims.
- Do ask for copies of any forms that you sign.
- Do be suspicious of free services that require your health insurance information. Remember, if it is free, there isn't any need to share insurance information.



### Report suspicious activity

If you are suspicious of any activity, offer, or request from a service provider or medical equipment supplier contact Sun Life's Fraud Hotline, toll free at 1-888-882-2221 or email them at [clues@sunlife.com](mailto:clues@sunlife.com). Your confidentiality will be protected.

## York University Pension Plan



### Changes to the York University Pension Plan

As previously announced, this a reminder of the changes to the pension plan effective July 1, 2015

- For the calculation of pensions at retirement, the money purchase account balance as of the last day of the month immediately preceding the date of retirement will be used. For example, a member retiring September 1, 2015 would have their money purchase account balance at August 31, 2015 used in the calculation of their pension.
- The existing Pension Plan eligibility criteria is being replaced for full-time permanent and full-time contract employees with the following:

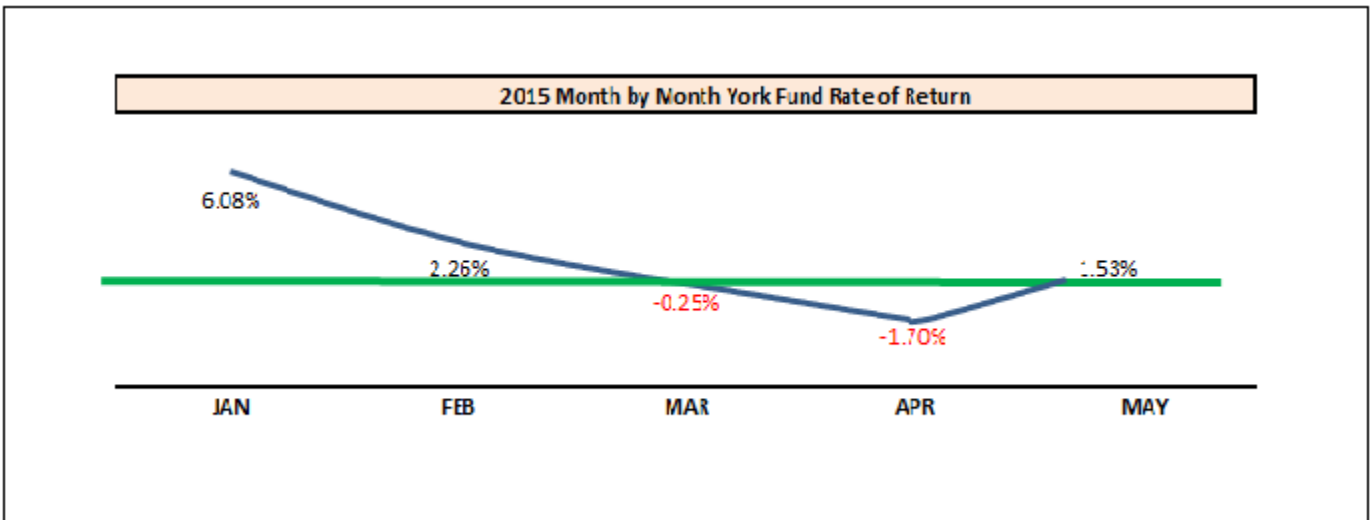


- **Full-time permanent employees (24 hours per week or more):** Pension Plan enrolment will be mandatory on the first of the month coincident with or next following the date of hire.
- **Full-time contract employees (24 hours per week or more):** Pension Plan enrolment will be optional on the first of the month coincident with or next following the date of hire if the contract is longer than one year; otherwise Pension Plan enrolment will be optional on the first of the month coincident with or next following the completion of one year of continuous service or, if a break in service of no more than four months, upon the negotiation of a successor contract and fulfillment of one year of service in aggregate. Enrolment in the Pension Plan will be mandatory on the first of the month coincident with or next following the date on which the employee has completed two years of continuous service.

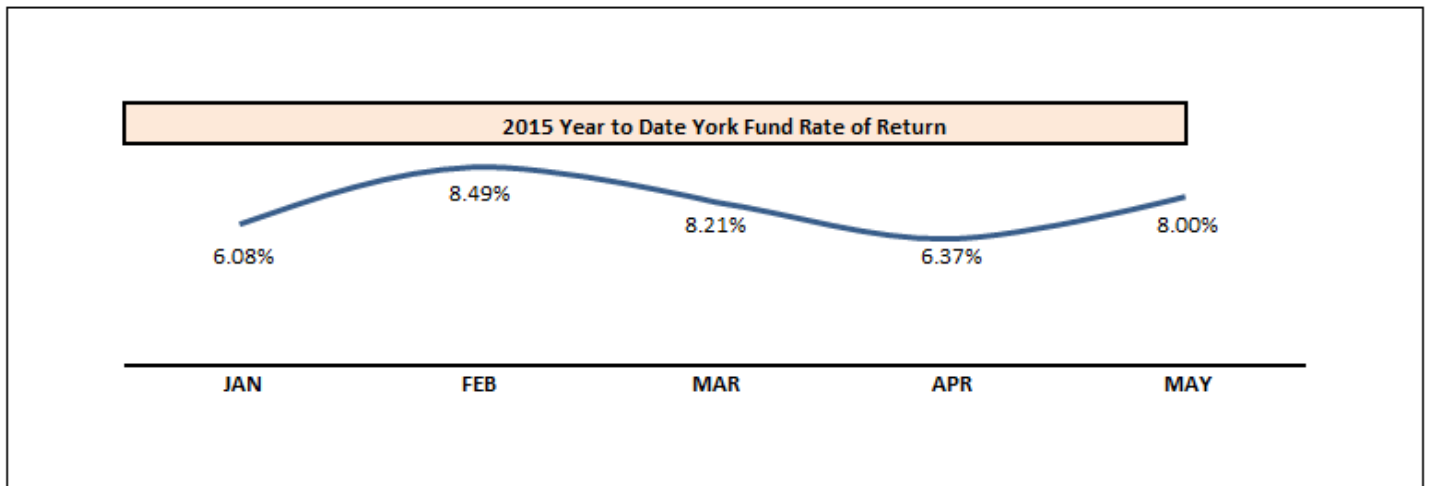
- The Eligible Spouse of a deceased active member may elect by written notice filed with the University within 90 days of receiving an option statement an immediate or deferred life annuity that commences before the Eligible Spouse attains age 71. The Eligible Spouse or former Spouse may also elect to have the lump sum amount transferred directly to a registered retirement savings plan or registered retirement income fund. In all other cases, the death benefit shall be paid as a lump sum.
- A Member may elect to cease making required contributions to the Plan at or following his or her normal retirement date but continue to work at the University. This election is irrevocable and must be made at least two months in advance of the first day of the month on which contributions are to cease.
- The 35 year limit on pensionable service under the Minimum Guaranteed Benefit will be removed.

### York Fund Rate of Return

The monthly York Fund Rate of Return showed a positive return for May with a return of 1.53%.



The year to date fund rate of return is 8.0%, influenced by the positive return of May.



# Retirement Services

Retirement Planning is important and we continue to bring you educational seminars and workshops around common themes of retirement. The areas of interest include information on the Pension & Benefits here at York, as well as financial issues beyond York. We also cover health and lifestyle issues. The seminars and workshops we offer are posted in the P&B Times and in the York Employee Learning Calendar YELC. We request that you register for seminars and workshops by clicking on the links provided, or on the website at [yorku.ca/retire](http://yorku.ca/retire) or through YELC.

## Seminars

### New Employee Seminar (First 5 Years at York)

If you are newer to York and would like to better understand the details related to pension and benefits, please join us for this seminar. Some of the topics covered include:

- Eligibility in the Pension Plan
- Designating a Beneficiary (Pension)
- Contributing to the Plan
- Leaves of Absence/Reduced Load
- Transferring funds into the Plan
- Calculating your Pension
- Leaving the plan Before Retirement
- Death Before Retirement
- On line help



**Date:** Tuesday, June 23, 2015  
**Time:** 12 p.m. to 1 p.m.  
**Location:** York Lanes 284F

To register for this presentation please [CLICK HERE](#). Slides are available for printing on our website [www.yorku.ca/retire](http://www.yorku.ca/retire) up to 2 days prior to the event, by clicking on “Seminars” (located on the left pane) and then “Seminar Slides”. This seminar will be Live Streamed as well. When registering please indicate whether you will be joining us in person, or viewing via the web. If you choose to view via the web, we will send you the link to view a few days before the event. **Please note there is a limited number of in person spots.**

**Presented by:** *Catherine Federico, Pension & Benefits Support Specialist, Pension & Benefits Office*

### Mid-Career Seminar – From a Pension Perspective

If you have been at York for more than five years, and would like to understand York’s Pension Plan as it relates to your retirement planning, please join us for this seminar. Some of the topics covered include:

- Designating a Beneficiary
- Contributing to the Plan
- Leaves of Absence/Reduced Load
- Transferring funds into the Plan
- Retirement Dates
- Calculating your Pension
- Maximum Pension
- Leaving the Plan Before Retirement
- Death Before Retirement
- On line Help



**Date:** Wednesday June 24, 2015  
**Time:** 12 p.m. to 1 p.m.  
**Location:** York Lanes 284F

To register for this presentation please [CLICK HERE](#). Slides are available for printing on our website [www.yorku.ca/retire](http://www.yorku.ca/retire) up to 2 days prior to the event. This seminar will be Live Streamed as well. When registering please indicate whether you will be joining us in person, or viewing via the web. If you choose to view via the web, we will send you the link to view a few days before the event. **Please note there is a limited number of in person spots.**

**Presented by:** *Catherine Federico, Pension & Benefits Support Specialist, Pension & Benefits Office*

## Upcoming Seminars

### **Pre- Retirement Seminar (within five years of Retirement)**

If you are within five years of retiring from York, you may want to consider attending this seminar for a look at the pension and benefits considerations. Some of the topics covered include:

- Designating a beneficiary
- Contributing to the plan
- Leaves of absence
- Transferring funds into the plan
- Retirement dates
- Calculating your pension
- Maximum pension
- Annual adjustments to pensions
- Receiving your pension payment
- Death before and after Retirement
- Post-retirement benefits
- Planning retirement
- On line help



**Date:** Friday June 26, 2015  
**Time:** 12 p.m. to 1 p.m.  
**Location:** York Lanes 284F

To register for this presentation please [CLICK HERE](#). Slides are available for printing on our website [www.yorku.ca/retire](http://www.yorku.ca/retire) up to 2 days prior to the event, by clicking on “Seminars” (located on the left pane) and then “Seminar Slides”. This seminar will be Live Streamed as well. When registering please indicate whether you will be joining us in person, or viewing via the web. If you choose to view via the web, we will send you the link to view a few days before the event.

**Please note there is a limited number of in person spots.**

***Presented by: Catherine Federico, Pension & Benefits Support Specialist, Pension & Benefits Office***

# Contact List

## How to contact the Pension & Benefits office:

Email us at [askpb@yorku.ca](mailto:askpb@yorku.ca) 

Call us at 416-736-2100 extension (27572) between 8:30 am and 4:30 pm Monday to Friday 

- For Fridays from June 1 up to and including Labour Day weekend the phones will be answered until 3:30
- **Please have your employee ID number available when you call.**

For:	Contact:
Courses covered by Tuition Fee Waiver	<a href="http://sfs.yorku.ca/fees/waivers/">sfs.yorku.ca/fees/waivers/</a>
Employee Perks	<a href="http://advancement.yorku.ca/get-involved/affinity-partnerships/">http://advancement.yorku.ca/get-involved/affinity-partnerships/</a>
Personal Expense Reimbursement	Finance Department (416) 736-5661
T4'S (Active Employees)	Payroll Department, Extension 55552
Retiree questions re T4A's, monthly pension cheques, taxes, changes in banking information	CIBC Mellon 1-800-565-0479 Extension 0
Address Changes - Active Employees	Employee Records, Human Resources
Vacation, Sick Leaves, Personal Credits	Refer to your department , collective agreement or Standard Operating Procedures
Employment Letter	Email requests to: <a href="mailto:cogsweb@yorku.ca">cogsweb@yorku.ca</a>
RRSP Limits	Canada Revenue Agency 1-800-267-6999
Benefits (health, dental, vision) questions, claim denials	<a href="http://SunLife.com">SunLife</a> 1-800-361-6212 (Contract #014098)
Pension Estimates	Run pension estimates at: <a href="https://www.yorku-ret.ca/">https://www.yorku-ret.ca/</a>
Investment advice (i.e. which pension option is the best for me, should I transfer my RRSP's to the York Pension Plan etc)	A qualified financial advisor

## Here are some websites you can access to gain more information:

- Sun Life's Plan Member Services: [sunlife.ca/member](http://sunlife.ca/member)
- York's Retirement Planning Centre: [yorku.ca/retire](http://yorku.ca/retire)
- York University Retirement Planner: [yorku-ret.ca](http://yorku-ret.ca)
- York's HR Self Service: [hrselfserve.yorku.ca](http://hrselfserve.yorku.ca)

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**This newsletter is designed to present York employees, former employees and retirees with useful general information pertaining to their pension & benefits. Please keep in mind that as this newsletter is distributed to different groups with different entitlements, all articles may not pertain to you and your situation. *In the event the information contained herein conflicts with the applicable contract, policy or guideline, the terms of the contract, policy or guideline will prevail.***

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