

## The Benefits of Coordination

If you have a spouse who also has a family benefits package, you may be able to claim benefits under both plans to maximize the amount of money you get back for your claims. This is referred to as the coordination of benefits (COB). For example, let's say you make a medical expense claim, and you receive reimbursement for 80% of this expense. You would then claim under your spouse's plan to be reimbursed for some or all of the remaining 20%.

### ***Submitting COB Online is Fast and Easy.***

Submitting your claims online is a convenient way to get your claims processed more quickly and easily, which means you get your money back faster. Why spend time filling out paper forms and waiting for your cheque to arrive? When you submit your claims online, they are processed almost instantly and your money is usually in your account within 24-48 hours.

Coordination of benefits for any member - whether they are covered under the same policy or not - can be submitted via the web. You just need to ensure that your COB permissions are both set to 'Yes' (this is found in the 'profile' section of the member site, [sunlife.ca/member](http://sunlife.ca/member)):

### Coordination of Benefits - Permission

**Update your permission**

If your spouse has primary coverage under another Sun Life medical and/or dental plan, do you authorize him/her to submit Coordination of Benefits (COB) e-claims to your plan?

With this authorization, you are also agreeing that the Sun Life standard certification and authorization shall also apply to any COB claims submitted to your plan. A copy of the certification and authorization can be found when submitting an e-claim or on the back of your paper claim form.

This permission allows claims to be processed under your spouse's primary plan first and, if there are outstanding balances, these can then be processed under your plan and certificate number. This authorization will be valid as long as you have coverage with Sun Life or until you change this authorization.

Yes  
 No

You can read more about the associated rules for [Coordination of Benefits](#) claims processing.

[continue](#) [cancel](#)

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When submitting the claim online there is a question, 'Do you want to submit a COB claim', if your spouse is with Sun Life, enter their Sun Life contract number, member or ID # and date of birth:

**Step 3 of 4**

**Enter the Patient's Information and select continue.**

The Claim is for:  Randy  
 Eva Christin (Spouse)  
 Rosalind (Daughter)  
 Andreia(Daughter)

Here is a list of your dependents in our records. If you have other dependents you would like to add, click update. [update](#)

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Does your spouse have coverage for this expense with Sun Life or another carrier? Yes [update](#)

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Do you want to submit a Coordination of Benefits (COB) claim?  Yes  No

If your spouse's benefit plan is with Sun Life Financial, would you like to submit any remaining amount to their plan?  Yes  No

Enter your spouse's information below and select continue.

Spouse's Contract Number:

Spouse's Member ID Number:

Spouse's Date of Birth:    
dd/mm/yyyy

Learn more about [Coordination of Benefits](#).

[continue](#) [cancel](#)

If your spouse is not covered under a Sun Life policy answer 'No' to the second question and then indicate whether or not the claim has been submitted and processed with another plan:

**Step 3 of 4**

**Enter the Patient's Information and select continue.**

The Claim is for:  Randy  
 Eva Christin (Spouse)  
 Rosalind (Daughter)  
 Andreia(Daughter)

Here is a list of your dependents in our records. If you have other dependents you would like to add, click update. [update](#)

---

Does your spouse have coverage for this expense with Sun Life or another carrier? Yes [update](#)

---

Do you want to submit a Coordination of Benefits (COB) claim?  Yes  No

If your spouse's benefit plan is with Sun Life Financial, would you like to submit any remaining amount to their plan?  Yes  No

If this claim has already been submitted and processed under another benefit plan, do you want to submit the remaining amount to this plan?  Yes  No

Select continue to submit your claim.

Learn more about [Coordination of Benefits](#).

[continue](#) [cancel](#)



*If you have any questions regarding your benefits coverage, contact Sun Life at 1-800-361-6212. Our contract number is 014098.*

On the final screen indicate the amount that was paid under the other plan. The “COB Amount” column is where you enter the amount that was paid by another private benefit plan:

- If the expense was submitted to another plan and it did not pay any amount, enter “0” in this field
- Otherwise, enter the amount that was paid as a private benefit plan

**NOTE:** Provincial coverage is not considered a private benefit plan.

**Step 4 of 4**

Using your original receipts, enter the information below for each individual claim.

- Select your provider from the drop-down list. If the provider is not in the list, select the **new provider** button below to add the provider.
- complete the claim information
- when you have finished entering your claim information, click **continue**

For further explanation on what should be entered into the field click on the appropriate column heading.

**new provider**

**Claim information:**

Provider	Type of Service	Service Date dd/mm/yyyy	Claim Amount (xxx.xx)	Initial Visit	COB (Y/N)	COB Amount (xxx.xx)	
Fred Jones	Physiotherapy visit	12/01/2015	\$ 150.00	<input type="checkbox"/>	Yes	\$ 120.00	clear
Colleen Watsc	Massage therapy visit	08/03/2015	\$ 120.00	<input type="checkbox"/>	Yes	\$ 90.00	clear
			\$	<input type="checkbox"/>		\$	clear
			\$	<input type="checkbox"/>		\$	clear
			\$	<input type="checkbox"/>		\$	clear
			\$	<input type="checkbox"/>		\$	clear
			\$	<input type="checkbox"/>		\$	clear
			\$	<input type="checkbox"/>		\$	clear
			\$	<input type="checkbox"/>		\$	clear
<b>Total Amount Claimed:\$ 270.00</b>							

**continue** **cancel**

### Direct deposit is the fastest and easiest way to receive reimbursement

Direct deposits allow you to have claim payments deposited directly to your bank account. It’s easy to sign up for this convenient service on the Plan Member Services website ([sunlife.ca/member](http://sunlife.ca/member)).

Once you have signed up, rather than receiving a paper claim statement and a reimbursement cheque in the mail, you will receive an e-mail letting you know when your claim has been processed. You can then sign into the Plan Member Services website to view or print the details of your claim. Your claim details remain available for six months. If you require paper copies for future reference, please make sure to print your claim statements as soon as possible.



**Sign Up Today!**

## Submitting Benefits Claims Via the Pension & Benefits Office

As outlined in the last issue of the P&B Times, effective May 1, 2015 all benefit claims that are submitted to the Pension & Benefits office for forwarding to Sun Life will be mailed out on a biweekly basis. We continue to monitor the cost and time commitment associated with this process and will publish our findings should there be a further change in procedure.

## Protecting Your Health Benefits

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

## DO & DON'T

- Do be vigilant. Watch for others abusing our health plan and report these abuses to us or to SunLife 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.

IF  
YOU SEE  
SOMETHING,  
SAY  
SOMETHING!

*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.*

IF  
YOU SEE  
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SAY  
SOMETHING!

## York University Pension Plan

### CUPE 3903—Contracts that ended April 30, 2015

If you are a Canadian Union of Public Employees (CUPE) Local 3903 employee and a member of the York University Pension Plan, whose contract recently ended and if our records do not reflect a contract renewal you will be receiving a letter from the Pension & Benefits office that provides you with the following options:

- **Option 1: Continue membership in the York University pension plan.** If you currently have or anticipate taking another employment contract with York University, you will not need to requalify to join the pension plan. Should you choose this option; no further action is required.
- **Option 2: Request a termination package.** If you do not anticipate another employment contract and would like to receive a termination package outlining your pension entitlement options, you would select this option. If you elect to transfer out your entitlement, you will have to requalify to join the York University pension plan should you take on another employment contract at a later date.

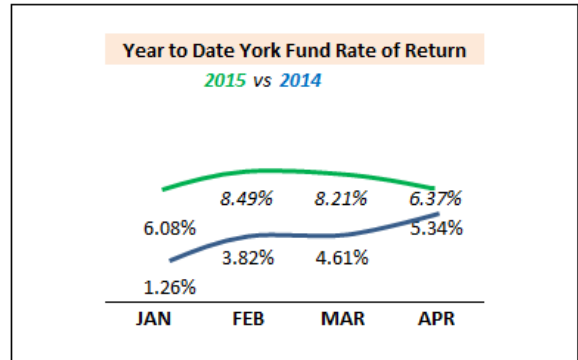
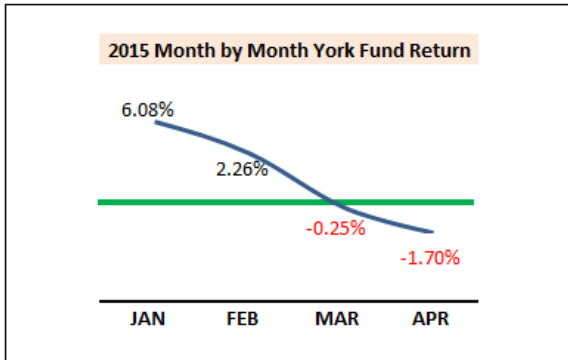


## Short Term Leave of Absence Without Pay

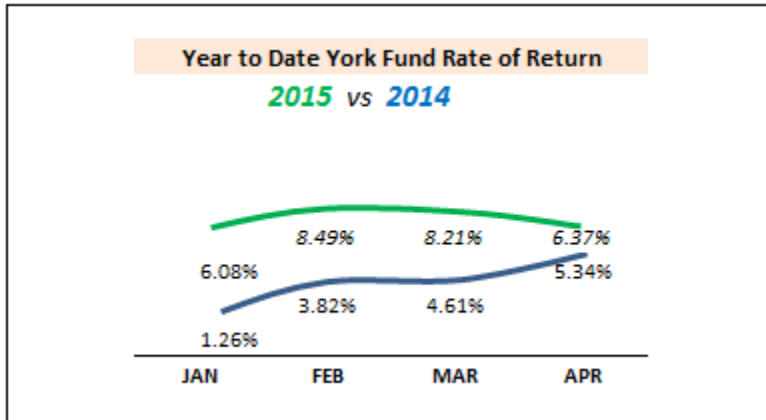
It is your responsibility to contact the Pension & Benefits office at askpb@yorku.ca if you wish to maintain credited service in the pension plan while on a short term leave of absence (i.e. less than a full calendar month).

## York Fund Rate of Return

The monthly York Fund Rate of Return continued its downward trend in April 2015 with a return of -1.70%. Fortunately, January and February returns were strong enough that the year to date return through the end of April is 6.37%.



The 2014 annual York Fund rate of return was a very healthy 13.78%. The year to date rates of return thus far in 2015 have surpassed the returns of 2014 (as illustrated in the chart below). While past performance does not guarantee future results and one should not rely on any past performance as a guarantee of future investment performance, it is reassuring to know that, at this point, the year to date York Fund rate of return is ahead of last year's performance.



# Retirement Planning

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.

## Upcoming 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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