False Healthcare Benefits Claims

False healthcare benefits claims arise when a plan member or service provider intentionally deceive or misrepresent the nature of services provided resulting in the payment of an unauthorized benefit to the plan member or service provider.

Since the introduction of online benefit claim submission, insurance companies have seen an increase in false claims being submitted. The ability to detect false claims has also increased such that plan members and service providers who engage in false claims are more readily identified.

The consequences of engaging in false claims are significant: plan members could be charged with a criminal offence and terminated from their employment. Service providers could be charged with a criminal offence and potentially have their license to practice suspended or revoked.

Some examples of false benefits claims include:

1. Submitting claims or billing for services not rendered
2. Allowing someone else to use your benefits card to obtain services or products
3. Kickbacks or referral payments
4. Over-utilization/over treatment (i.e. the dentist who does work that is not required, the physiotherapist or chiropractor who maximizes the number of visits the patient comes for, in order to "milk" the plan)

False Claims Cost Us All

The extended health, vision and dental coverage offered to York University employees is on an “ASO” basis. ASO stands for Administrative Services Only and this type of policy is typically used by large employers such as York University. The insurance company, in our case, Sun Life administers and pays claims based on the benefits that have been negotiated. It is Sun Life’s responsibility to ensure claims are appropriately reviewed and adjudicated. The cost to the University for the extended health, vision and dental coverage is over $30 million each year and it continues to increase.

A Case Study in Healthcare Fraud

Jack * was a supervisor at ABC Co.* One of his staff members approached him and said, "I can show you a way to make some extra money on the side by cashing in on your health benefits." Jack was curious and asked for details. The employee told Jack that all he needed to do was visit a specific clinic, where the manager would print him a set of claims for various services. Once Jack submitted these and was reimbursed, he would split the funds with the clinic.

As it turned out, the scheme had been going on for a while. Fortunately for ABC Co., Jack did the right thing. He visited the clinic, but instead of submitting these claims to his insurance carrier, he took them to HR. HR called the benefits administrator, and an investigation began. All previous claims from that clinic were examined. Employees were summoned for interviews, uncovering a clear pattern of fraudulent activity. Several ABC Co. employees were fired as a result.

* Names have been changed.
False Healthcare Benefits Claims  continued from page 1

Protect 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 HR or to our insurer 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. These allow others 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. Your confidentiality will be protected.

“Am I covered for that?”

Deciding whether or not to proceed with a medical procedure or purchase is often decided by the answer to the question, “Am I covered for that?” Alternatively, one could ask, “Is this necessary? Is this important enough that I would pay for it directly out of my own pocket?” If you are unwilling or unable to pay out of pocket for an expense, please be sure to submit a predetermination to SunLife prior to purchasing or having a procedure completed.

Please note: SunLife may require more information or ask you for the original receipts. This does not necessarily mean the claim is being denied. In the event SunLife does deny a claim please contact them directly to discuss the situation at 1-877-361-6212.

Submitting claims online

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. When you submit your claims online, they are processed instantly and your money is usually in your account within 24-48 hours. Sign in to My Sun Life (mysunlife.ca) for more details.

When submitting a claim on-line all information entered (including policy numbers, member’s or dependants’ dates of birth, and coordination of benefits information) must match exactly what is on SunLife systems in order for the claim to transmit. If it doesn’t match you will receive an error message.  Our policy number is 014098.

If you have any questions regarding your benefits coverage, contact Sun Life at 1-877-361-6212.
York Fund Rate of Return

Here is a summary of 2014:

2014 Year to Date York Fund Rate of Return

***This is a preliminary return and does not include the year end accruals needed to calculate the final annual Fund rate

2014 Annual Pension Statements

The York University pension plan is legislatively obligated to provide 2014 annual pension statements to its members by June 30, 2015. However, the Pension & Benefits Office at York University is committed to having the statements available well ahead of this deadline. Last year for example, annual pension statements were made available on the York University Retirement Planner (https://www.yorku-ret.ca) on March 18th.

An email will be sent to all members for whom we have a valid email address when the statements are available. In addition, a message will appear on the York University Retirement Planner (https://www.yorku-ret.ca).

How can I receive my statement electronically?

Members for whom we do not have a valid email address are sent a paper annual pension statement sometime in May. If you are presently receiving a paper statement, you can receive notification of your statement's availability electronically by simply providing us with your e-mail address. As indicated above, pension statement notifications are sent electronically to all members of the York University Pension Plan for whom we have a valid e-mail address. This notification is available weeks in advance of the paper statements we mail out and allows the University to reduce its carbon footprint on the environment.
CUPE 3903—Dec 31, 2014 Contract End Dates
Pension Plan Impacts

If you are a Canadian Union of Public Employees (CUPE) Local 3903 employee whose contract recently ended and if our records do not reflect a contract renewal you will shortly be receiving a letter from the Pension & Benefits office that will provide 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 re-qualify to join the pension plan. Should you choose this option, no further action will be 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 re-qualify to join the York University pension plan if you take another employment contract at a later date.

IMPORTANT TO DO:

All active employees should review and/or update personal information as required by accessing HR Self Serve at https://hrselfserve.yorku.ca. Below is a list of items you should check regularly to ensure we have current and accurate information.

- Beneficiary information
- Contact Information (email, phone, mailing address)
- Dependents’ information
- Marital Status
- Dates of birth
- Benefit levels (i.e. single vs family coverage)

In addition, it is important that you review your pay advice every pay cycle to ensure accuracy and notify us immediately of any discrepancies.

CUSTOMER SERVICE & ETF’s

Our staff in Pension & Benefits consists of experienced professionals who are committed to providing superior customer service. Often times external factors hinder our ability to provide timely service.

Many of our processes are driven by the receipt of an Employee Transaction Form (ETF). For example, when an employee goes on a leave of absence, maternity/parental leave, retires or goes on a sabbatical, the respective department notifies Pension & Benefits via the submission of an ETF to Employee Records. It is only when we receive said ETF that we are able to commence processing. Departments should be submitting ETF’s as follows:

<table>
<thead>
<tr>
<th>EVENT</th>
<th>Due Dates for ETF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leave of Absence</td>
<td>At least four (4) weeks before leave commences **</td>
</tr>
<tr>
<td>Sabbatical</td>
<td>At least three (3) months before sabbatical commences **</td>
</tr>
<tr>
<td>Retirement</td>
<td>At least three (3) months before retirement date</td>
</tr>
</tbody>
</table>

Unfortunately, we often receive ETF’s well outside the aforementioned timelines, hindering greatly our ability to provide what will be perceived as quality service. We ask that you be mindful of these timelines as applicable.

*** If we have an email address for you the letter regarding your leave and any actions you need to take will be emailed to you. It is critical that you monitor your email regularly.
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. If you have a specific area of interest that you would like us to run an educational seminar on, please send us an email at retire@yorku.ca. The seminars and workshops we offer are posted here in the P&B Times and on the York Employee Learning Calendar YELC. We request that you register for seminars and workshops by clicking on the links provided here in the P&B Times, or on the website at yorku.ca/retire or through YELC.

The handouts for our sessions are posted on the website (yorku.ca/retire) within a few days of the event (lefts side - Seminars-Seminar Slides). We ask that you either download these handouts to your tablet or smartphone, or print them and bring them with you to the session. We will not be providing them for you at the event unless otherwise stated. The list of our upcoming seminars is listed below, but for a complete listing of scheduled seminars please go to YELC (by clicking HERE). Remember to check back as we are always adding seminars.

Registration

We endeavor to provide information on relevant and important topics. We ask that you register for these seminars so that we can ensure we are providing adequate room and that the topics are of interest to the York community. When you register for an event, we interpret that as a commitment that you are planning to attend the presentation. **If you are unable to attend, we request that you let us know ahead of time.** We are unable to properly gauge interest in a topic if registrations occur and people do not attend. It becomes unclear as to the reason people did not attend; was it lack of interest, or other competing priorities etc. We thank you in advance.

Upcoming Seminars

**Understanding Article 14 (Retirement) YUFA**  
*Date: Thursday February 12, 2015 (9:30 am to 11 am) – Senate Chamber N940 Ross*

The Department of Faculty Relations along with the Pension & Benefits office will review Article 14 of the current YUFA collective agreement. Topics will include: opportunity for reduced work load prior to retirement, mandatory receipt of pension and working beyond 65, review of post retirement benefits, early retirement allowance, use of accrued sabbatical credits prior to retirement, post-retirement teaching, financial counseling allowance, who to notify about retiring and when, professor emeritus status and continuation of PER.

**To register please click HERE**

Please note handouts will NOT be provided at the seminar. They will be posted on the website at www.yorku.ca/retire two to three days in advance of the presentation. Please go to the website and click on Seminar, Seminar Slides ahead of time and either download a copy to your tablet or smartphone or print a copy to bring with you to the presentation.

Please check your email inbox regularly for any updates we may send you from the Pension & Benefits Office.
Wills and Estate Planning

*Tuesday, February 10, 2015 (12 – 1 pm) – Harry Crowe Room 109 Atkinson*

Please join us for a conversation about Wills and Estate Plans. Through stories and conversation we will talk about the ins and outs of planning for beneficiaries and family.

Some Topics Include:

- **Wills**
  - Inheritance and family considerations
  - Dying without a Will
  - Executors
  - Guardianship for minor children
  - Trusts
- **Powers of Attorney**
  - What is a Power of Attorney?
- **Why do I need two Powers of Attorney?**
  - Financial
  - Personal

To register please click [HERE](#)

Please note there will be NO handouts for this presentation, as the presenter prefers to share his experiences in a non-formal way.

Navigating the Health Care System Series

Due to low registration numbers the series Navigating the Health Care System has been postponed. We intend to run this exciting series later in the spring. Please watch for the announcement here in the P&B Times.

Upcoming Workshop Series - Financial (Glendon)

Financial Education Series – Glendon

As part of your Retirement Planning, the Pension & Benefit Office is presenting a series of eight workshops integrating ALL aspects of Financial Planning. Please note this session will not include information on the York University Pension Plan. It is not required that you attend all eight workshops, they do function as standalone units, however if you attend more than one, you will find you will get a better understanding of the process. Workbooks will be distributed at the session. You will NOT be required to print these ahead of time.

**WE REQUIRE REGISTRATION & ATTENDANCE OF AT LEAST 10 PEOPLE IN ORDER FOR THE PRESENTATION TO TAKE PLACE**

To register please click [HERE](#)

- **Session 1: Thur Jan 15**  DONE
- **Session 4: Thu Mar 12**
- **Session 6: Thur Apr 23**
- **Session 2: Thu Jan 29**
- **Session 5: Thu Mar 26**
- **Session 6: Thur May 7**
- **Session 3: Thur Feb 26**
- **Session 6: Thur Apr 9**

To review all scheduled seminar presentations, or to obtain more information about this seminar, please go to the YELC (York Employee Learning Calendar) [http://www.yorku.ca/yelc/](http://www.yorku.ca/yelc/)
Session Two: Personal Investing - Part A (Thursday, January 29, 2015, 12 pm – 2 pm)
Core Investing Components Applied: Understanding core concepts will help you identify and protect yourself against investment fads and build a solid investment strategy. In this workshop we talk about investment components, types of risk and how to avoid them, and the factors that contribute to your successful investment strategy.

Topics Include: The Financial Planning Process, Types of Investments, Investment Objectives, Investment Risk, Case Studies

Session Three: Personal Taxation - Part A (Thursday, February 26, 2015, 12 pm – 2 pm)
Introductory concepts in tax minimization: Give yourself credit! Credits, that is... and deductions. This workshop looks at how our progressive tax system works and explores some of the core tax reduction strategies we should consider for legally minimizing our taxes. Questions and discussions are encouraged and are an integral part of this workshop.

Topics Include: Marginal Tax Rates, Tax Minimization, Income Conversion, Tax-Fee Income, Tax Deductions, Tax Credits, Tax Deferral, Income Splitting

Session Four: Personal Investing – Part B (Thursday, March 12, 2015, 12 pm – 2 pm)
Investment planning concepts & strategies: Take the next step in your investment education by participating in this workshop. The session will focus on strategic investment issues such as risk reduction through diversification, asset allocation and the tax implications of various investment choices. Questions and discussions are encouraged and are an integral part of this workshop.

Topics Include: Investor Profiles, Income Tax Implications, Diversification, Investment Strategies, Closure

Session Five: Personal Taxation - Part B: (Thursday, March 26, 2015, 12 pm – 2 pm)
Comprehensive strategies: A longer-term perspective. Now that you understand basic tax planning, you will appreciate the more advanced concepts and strategies discussed in this workshop. In this session, we will look at tax planning as a family unit, tax shelters, income splitting/ attribution, and developing an effective tax minimization plan. We aim to make simple what the government has made complex! Questions and discussions are encouraged and are an integral part of this workshop.

Topics Include: The regulatory environment, Tax Minimization Strategies, Tax Planning as a family unit, Income Splitting & Attribution Rules, Tax shelters, Planning to work abroad, Developing Comprehensive Tax Strategies

Session Six: Risk Management and Insurance – Understanding the Importance of Security & Structure (Thur, April 9, 2015, 12 pm – 2 pm)
To understand your insurance needs you first need to understand your risks. This workshop will concentrate on understanding some of the risks people face and the products made to deal with them.

Questions and discussions are encouraged and are an integral part of this workshop.

Topics Include: Life Insurance Annuities, Disability Insurance, Critical Illness Insurance

“I detest life insurance agents; they always argue that I shall some day die, which is not so” – Stephen Leacock.
Financial Education Series continued from page 7

Session Seven: Estate Planning (Thursday, April 23, 2015, 12 pm – 2pm)

Understanding the importance of security & structure: Dying. The material impact of death is not something we really want to think about, much less talk about. But, it’s something we need to know about. This workshop will look at the various components of a well-structured estate plan, including wills and will preparation, insurance (needs, amounts, types), Powers of Attorney and a brief introduction to trusts. Questions and discussions are encouraged and are an integral part of this workshop.

Topics Include: Estate Planning Process, Death and Taxes, Wills, Special Considerations, Trusts, Powers of Attorney

“Certainty? In this world nothing is certain but death and taxes.” –Benjamin Franklin.

Session Eight: Preparing for Retirement B (Thur May 7, 2015, 12 pm – 2 pm)

Focus on financial planning: To enjoy your golden years, you should take as many stressors as possible off the table. Financial worry is a big category. You have retirement dreams ahead. It is time now to focus your financial planning activity. This workshop will take a detailed walk through the 6 steps of building a solid retirement financial plan. The session will cover financial objectives and needs in retirement, income sources, identification of problem areas and corrective measures, tax & investment issues. This workshop ties together all the concepts we have learned so far. Finally, you will create an action plan. Questions and discussions are encouraged and are an integral part of this workshop.

Topics Include: Creating a financial plan, Financial needs at Retirement, Sources of retirement income, Impact of taxes, Putting it all together

“Retirement kills more people than hard work ever did.” –Malcolm S. Forbes.

Help Yourself

We average 475 phone calls per month through the general "askpb" extension 27572 and well over 700 emails. Three pension and benefits administrators handle these calls and emails. Much of the information we are asked for and about is available online. In order for us to better serve you, please take a moment to see if the information you are after is available at YU Link (yulink.yorku.ca), the Pension & Benefits website (www.yorku.ca/hr/units/cpb/), the SunLife website (www.sunlife.ca/member) or any of the other resources listed on page 9 of this newsletter under "Contact List". We believe you will be pleasantly surprised at the amount of information that is available at the click of a button. For those instances when you do need to contact our office, please have your employee identification number ready.

To access the York University Pension Plan Booklet, click HERE. Your pension is an important part of your total compensation package. Please take the time to read through this booklet to develop an understanding of the Plan.
Contact the Pension & Benefits office:

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 pm.

Please have your employee ID number available when you call.

<table>
<thead>
<tr>
<th>For:</th>
<th>Contact:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Courses covered by Tuition Fee Waiver</td>
<td>sfs.yorku.ca/fees/waivers/</td>
</tr>
<tr>
<td>Personal Expense Reimbursement</td>
<td>Finance Department (416) 736-5661</td>
</tr>
<tr>
<td>T4'S (Active Employees)</td>
<td>Payroll Department, Extension 55552</td>
</tr>
<tr>
<td>Retiree questions re T4A’s, monthly pension cheques, taxes, changes in banking information</td>
<td>CIBC Mellon 1-800-565-0479 Extension 0</td>
</tr>
<tr>
<td>Address Changes - Active Employees</td>
<td>Employee Records, Human Resources</td>
</tr>
<tr>
<td>Vacation, Sick Leaves, Personal Credits</td>
<td>Refer to your department or union group</td>
</tr>
<tr>
<td>Employment Letter</td>
<td>Employee Records, Human Resources</td>
</tr>
<tr>
<td>RRSP Limits</td>
<td>Canada Revenue Agency</td>
</tr>
<tr>
<td>Benefits (health, dental, vision) questions, claim denials</td>
<td>SunLife 1-800-361-6212 (Contract #014098)</td>
</tr>
</tbody>
</table>

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

◊ Sun Life’s Plan Member Services: sunlife.ca/member
◊ York’s Retirement Planning Centre: yorku.ca/retire
◊ York University Retirement Planner: yorku-ret.ca
◊ York’s HR Self Service: hrselfserve.yorku.ca

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.