

# P & B Times

NEWS FROM THE PENSION & BENEFITS OFFICE (ASKPB@YORKU.CA)

MAY 2013 — ISSUE 15

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, that all articles may not pertain to you and your situation.

## Cost of Health & Dental Benefits Coverage

A key component of your total compensation package at York University is the health and dental benefits coverage. As you know, Ontarians (better known as **you and I**) and the province **fund our health care system through taxation**. Let's take a look at how we're spending our health and dental benefits coverage that is provided by the University.

### Extended Health Care

Below is a chart that summarizes the cost of health benefits coverage for the 2012 calendar year.

Extended Health Care				
Major Categories	Claims Amount Paid	Average Cost per Member	Benchmark* Cost per Member	% that York is higher than benchmark
Drugs	7,819,831.66	865.18	719.69	20.22%
Paramedical Practitioners	7,540,152.32	834.24	227.09	267.36%
Hospital, in Canada	455,037.52	50.34	31.36	60.54%
Vision	1,340,850.40	148.35	74.18	99.99%
Medical Services & Equipment	2,408,587.66	266.48	88.73	200.33%
Out of Canada	183,213.75	20.27	19.51	3.90%
<b>TOTAL</b>	<b>19,747,673.31</b>	<b>2,184.87</b>	<b>1,160.56</b>	<b>88.26%</b>

\* The benchmark statistics are based on Sun Life's book of business for plans covering 500 + employees. As you can see, **we are almost double (88%) the benchmark values**. The **\$19.7 million in claims paid in 2012** was up 13% from the \$17.4 million paid in 2011.

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## Cost of Health Benefits Coverage

### Dental Care

Below is a chart that summarizes the cost of dental coverage for the 2012 calendar year.

Dental				
Major Categories	Claims Amount Paid	Cost per Member	Benchmark* Cost per Member	% that York is higher than benchmark
Surgical, Restorative	3,135,082.65	351.22	253.77	38.40%
Periodontics, Endodontics	4,495,003.99	503.58	270.26	86.33%
Orthodontics	637,356.41	71.40	44.55	60.28%
Major Restorative	1,359,318.40	152.28	94.87	60.52%
Diagnostic, Preventive	1,982,851.92	222.14	196.26	13.19%
<b>TOTAL</b>	<b>11,609,613.37</b>	<b>1,300.63</b>	<b>859.71</b>	<b>51.29%</b>

\* The benchmark statistics are based on Sun Life's book of business for plans covering 500 + employees. As you can see, we are again well above the benchmark values with over \$11.6 million in claims paid in 2012.

The combined \$31,372,102.01 spent on extended health care and dental claims is 73% higher than the benchmark values and represents a 9% increase from 2011 figures.

### “Am I covered for that”

Deciding whether or not to proceed with a medical procedure or purchase is often decided by 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 have a procedure completed.**

### Questions about SunLife

The Pension and Benefits office has received a number of concerns from employees that SunLife is questioning their claims. This is a reminder that SunLife is responsible for ensuring that all claims are adjudicated based on policy and as a result they have the right to investigate any claim or request further details as they deem necessary to assess the validity of any claim. SunLife can require you to have a medical exam if you make a claim for benefits. The University would pay for such an examination. If you fail or refuse to take the examination, the University would not pay for the examination. To expedite the payment of your claims, you must provide SunLife any information or documentation that they request.

## Important Checklist for all York employees

All active employees should **review and/or update personal information** as required by accessing HR Self Serve at <https://hrselfserve.yorku.ca/psp/HR91PRD/?cmd=login>. Below is a list of items you should check on a regular basis to ensure we have current and accurate information.

- ◆ Beneficiary information
- ◆ Contact Information (email, phone, mailing address)
- ◆ Dependents' information
- ◆ Marital Status
- ◆ Date's 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.



**While at HR Self Serve, why not save a tree** by disabling your printed pay statement and view it online?

## Wishing you a happy retirement!

This notice comes with mixed emotions as we tell of the retirement of one of our employees. Many of you may recognize Margaret Crowe, our longest serving Pension & Benefits Administrator. Margaret has worked in the Pension and Benefits office at York for 25 years and has helped thousands of employees with everything from new employee orientation to benefits and retirement. Margaret's achievements will not be forgotten while her dedication to serving the community will be missed. Please join us in wishing Margaret the best in her retirement effective July 1, 2013.



For further information, please call (416) 736-2100 ext 27572 or email [askpb@yorku.ca](mailto:askpb@yorku.ca)

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 Pension & Benefits Office  
 Human Resources  
 Kinsmen Building  
 8 The Chimneystack Road  
 Toronto, ON M3J 1P3



**Q:** I'm a member of YUFA and am going on a 100% sabbatical leave. What happens to my pension and benefits coverage?

**A:** Pension and benefits coverage continue as normal. If you haven't already received one, a letter will be sent to you outlining the process to follow with respect to benefit claims.

**Q:** I am going on a less than 100% sabbatical in July 2013 and have not yet been contact by the Pension & Benefits office with respect to continuing pension contributions at 100%.

**A:** In order for the Pension & Benefits office to reach out to employees going on a less than 100% sabbatical, we require the appropriate documentation to be submitted from your department.



**Contact List**

**FOR:**

- ◆ Courses covered by Tuition Fee Waiver
- ◆ Personal Expense Reimbursement
- ◆ T4's (Active employees)
- ◆ T4A's (Retirees)
- ◆ Retiree questions re monthly pension cheques, taxes, changes in banking information
- ◆ Address Changes - Active Employees
- ◆ Vacation, Sick Leaves, Personal Credits
- ◆ Employment Letter
- ◆ RRSP Limits

**CONTACT:**

- Student Accounts (416)872-9675
- Finance Department (416)736-5661
- Payroll Department , Human Resources
- CIBC Mellon 1-800-565-0479 ext.2234
- CIBC Mellon 1-800-565-0479 ext.2234
- Employee Records, Human Resources
- Your Management Supervisor
- Employee Records, Human Resources
- Canada Revenue Agency

**Need Further Information?**

Information provided in this newsletter is of a general nature. Should you require further information that specifically pertains to you please contact the Pension & Benefits office by e-mailing [askpb@yorku.ca](mailto:askpb@yorku.ca) or call 416-736-2100 extension askpb (27572) between 9:00 am and 4:00 pm Monday to Friday. For Fridays from June 1 up to and including Labour Day weekend the phones will be answered until 3:00 pm. **It is your responsibility to check your pay advice each pay to ensure all deductions are appropriate. You can also access this information through HR Self Service.**