

P & B Times

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

SEPTEMBER 2013 — ISSUE 16

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.

Who makes the rules?

Pension plans have layers and layers of rules. Most are aimed at protecting plan members. Some protect the plan sponsors. Others protect taxpayers in general by limiting the tax sheltering each plan and its members get.

There are many legislative requirements that all registered pension plans must adhere to. As a registered pension plan, the York University Pension Plan must comply to all relevant legislation. The main regulatory requirements are provided by the Ontario Pension Benefits Act, the Income Tax Act and the York University Pension Plan text.

The Financial Services Commission of Ontario (FSCO) is responsible for the administration and enforcement of the Ontario Pension Benefits Act (PBA) and its supporting regulations. The Canada Revenue Agency is responsible for the administration and enforcement of the Income Tax Act.

Role of the Pension Plan Administrator

As pension plan administrator, York University must ensure that the pension plan and pension fund are administered in accordance with all relevant legislation (i.e. Pension Benefits Act, Income Tax Act, York University Pension Plan text...).

The pension plan administrator's responsibilities include, but are not limited to:

- ◆ managing the pension fund and making investments based on requirements in the pension plan's documents and all relevant laws (i.e., the PBA and the Federal Income Tax Act)
- ◆ enrolling employees in the pension plan
- ◆ determining pension plan members' individual pension entitlements as per the plan text
- ◆ providing plan members statements on their pension benefits on a yearly basis, when employment or plan membership ends, and at retirement
- ◆ providing a statement to the plan member's beneficiaries upon the death of the member
- ◆ applying to the Financial Services Commission of Ontario (FSCO) for registration of the pension plan and any plan amendments
- ◆ filing required documents with FSCO (e.g., actuarial funding valuation reports, annual information returns, financial statement).

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Tuition Fee Waiver

Eligibility Guidelines:

The following groups are eligible for the tuition fee waiver (with the same eligibility criteria applying to all): CUPE 1356 & 1356-1; CUPE 3903 (Unit 2's only upon written confirmation from the Department of Faculty Relations); Confidential, Professional and Managerial Employees (CPM); IUOE; OPSEU – Fulltime York University English Language Instructors (YUELI); Osgoode Hall Faculty Association (OHFA); OHFA Exempt; Research Assistants, Research Associates; York University Faculty Association; YUFA exempt; York University Staff Association (YusApuY).

To qualify for the waiver or have their dependent qualify for the waiver, members of these employee groups/associations/designations **must be employed in a continuing/sessional position requiring more than 24 hours per week**. Eligible employees qualify immediately upon appointment to the University. Their eligible dependents can apply for a tuition waiver only after the employee has completed one year of continuous service with the University.

For further details on which courses are covered please contact Student Financial Services at (416) 872-9675.

Tuition fees will be waived at the domestic rate for degree credit courses. For details on deregulated programs and/or to determine the specific amount of tuition that will be covered contact **Student Financial Services at (416)872-9675.**

For dependent children aged 21 or over but less than 25 years of age

A child aged 21 or over but less than 25 years of age must be unmarried, enrolled full-time at York University and dependent for support on the employee-parent. Full-time enrollment in this age category differs depending on the academic session in which the dependent child is enrolled.

For the Fall/Winter session(s) (Sep-Apr) the dependent child must be enrolled in 18 credits or more and for the summer session(s) (May-Aug) the dependent child must be enrolled in 9 credits or more.

Members who have an dependent child aged 21 or over but less than 25 will receive an email in the month that said child hits age 21 (or over but less than 25) asking for confirmation that the child is still in full time attendance. **This email must be responded to within 5 days of receipt.** As **we do not backdate** applications, it is **vital that you check your emails regularly**, particularly if you have a dependent in this category.

For details on dependent children in this age range who have a mental or physical disability, please contact the Pension & Benefits office at 416-736-2100 ext 27572.

Application Procedure

After an eligible employee, spouse or dependent has been admitted as a student to the University, a completed copy of the Tuition Fee Waiver Application form (<https://yulink.yorku.ca/documents/69934/0/Tuition+Fee+Waiver+Application/8b3e1562-a17d-4815-a833-75c2e0803594>) **must be submitted** to the Pension and Benefits office for verification and processing **prior to the start of the course.**

CUPE 3903 Unit 2 employees must submit a Tuition Fee Waiver Application each academic year. The Tuition Fee Waiver Application requires the prior written confirmation from the Department of Faculty Relations (416-736-5518)

Heads Up: my Sun Life Mobile app 2.0 is coming!

Since the industry-leading my Sun Life mobile app was launched in 2011:

- ◆ More than 200,000 app downloads
- ◆ More than 100,000 mobile claims submitted
- ◆ Available on iPhone and BlackBerry devices, including any web-enabled smartphone

Coming Soon ... (September 2013) your plan members will be able to download the new version of my Sun Life mobile app, with new, exciting functionality added:

- Enhanced Health Benefit coverage information
- Health Spending Account balance details
- Personal Spending Account balance details
- Vision coverage information

If your plan members haven't tried **my Sun Life mobile app**, then there is no better time for them to start than now! The new **my Sun Life mobile app** can be downloaded for the BlackBerry or iPhone, or, for Android or other smartphone devices with an internet connection, the web app can be accessed at m.mysunlife.ca.



For more information about my Sun Life Mobile or to view a demo of how it works, please visit sunlifeca/mobile.

Empower your employees – by putting your plan in their hands. **my Sun Life mobile app 2.0** coming soon to your smartphone!

If you haven't already set up direct deposit for reimbursements from Sun Life, please do so now. Go to www.sunlife.ca/member. There are also a number of claims that you can submit electronically. Please be sure to follow the process identified on the screens.

Questions?

Please contact your Sun Life Client Service Administrator at 1-877-786-7227.



To contact the Pension & Benefits office, please call (416) 736-2100 ext 27572 or email askpb@yorku.ca

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



Q: Does York provide critical illness coverage?

A: York University does not currently provide this coverage.

Q: Who do I call when I have a benefit (health, dental, vision) question or if a claim has been denied?

A: Call SunLife at 1-800-361-6212.



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
- ◆ Benefits (health, dental, vision) questions
- ◆ Benefits claim denied?

CONTACT:

- Student Accounts (416)872-9675
- Finance Dept (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
- Refer to your department or Union Group
- Employee Records, Human Resources
- Canada Revenue Agency
- SunLife 1-800-361-6212
- SunLife 1-800-361-6212

Here are just a few websites you can access to gain more information:

Sun Life's Plan Member services: www.sunlife.ca/member York's Retirement Planning Centre: www.yorku.ca/retire
 York University Retirement Planner: www.yorku-ret.ca
 York's HR Self Service: <https://hrselfserve.yorku.ca/psp/HR91PRD/?cmd=login>

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 or by calling 416-736-2100 extension (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.**

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.