

## Non-therapeutic Massage Clinics in Canada

Sun Life is aware of a number of massage facilities in Canada that operate as massage parlours. These parlours offer non-therapeutic treatment, including body rubs and other services of a sexual nature. They may issue receipts for insurance purposes – and some plan members claim these as therapeutic massage services under their group benefit plan.

This article provides an overview of the issue – and a reminder that only claims for legitimate, therapeutic massage services are covered under your benefits plan.

### The background

Massage therapy may be unregulated in some provinces and territories (for example, it's unregulated in Quebec). This means that there are no government-regulated, province-wide standards of practice or quality control.

These operations are most easily identified by the public advertising they post – offering “additional” or “other” services. They may also be identified by their long hours of operation, with many open 24 hours a day, seven days a week.

### Only qualified receipts will be processed

Many of these operations advertise that they will issue receipts for insurance purposes – even though these services don't meet the eligibility requirements under a benefits plan. Under the terms of our plans, services or supplies are eligible for reimbursement if they are medically necessary, in accordance with Canadian medical standards, to treat an illness or injury.

You are encouraged to research paramedical providers before obtaining services. You can do this through online searches or checking local newspapers. Inappropriate advertising or 24-hour services can indicate that is a facility providing services that are not eligible for you to claim.

Sun Life will decline all massage therapy claims if the services are rendered at a facility that provides non-therapeutic services.

### Questions

Please contact Sun Life's Customer Care Centre at 1-800-361-6212, Monday to Friday, 8 a.m. to 8 p.m. ET.

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### Delisted Service Providers – Sun Life

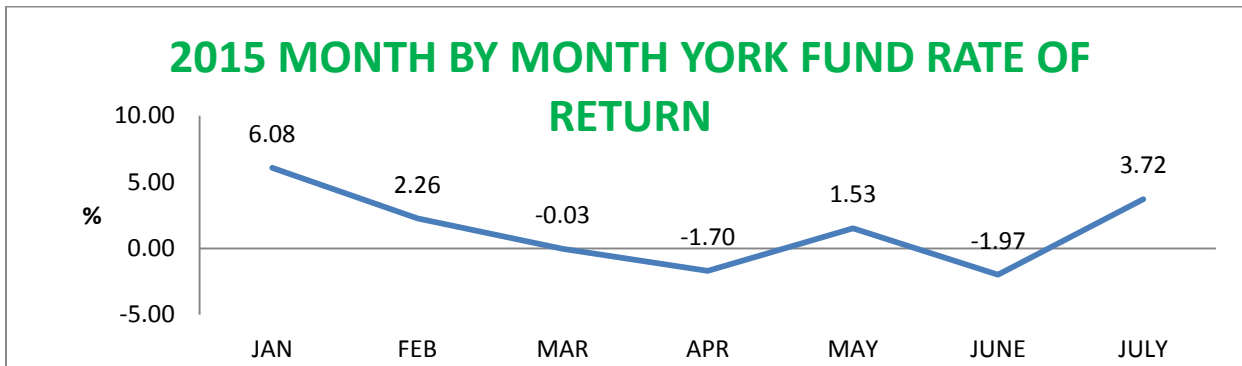
Sun Life publishes a list of delisted service providers. In order to protect against increased costs due to questionable claims, Sun Life will disallow claims from certain healthcare service providers, clinics, facilities, or medical suppliers. There are several reasons that may lead them to put a provider 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 on to the member website. You must allow popups for the list to be displayed.

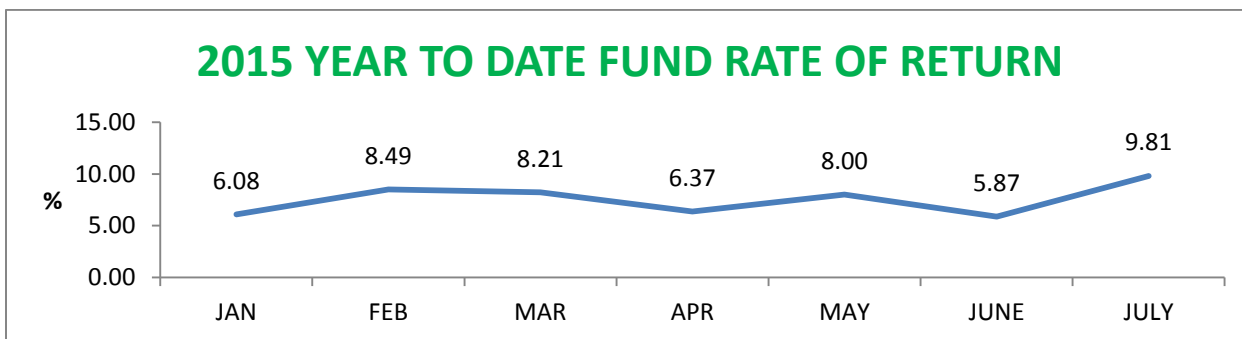
## York University Pension Plan

### York Fund Rate of Return

The monthly York Fund Rate of Return for the month of July was 3.72%



With the stronger monthly fund rate of return, we see the year to date return increase to 9.81% for July.





## Pension Plan Contribution Rate Changes Effective September 2015

Members of the York University Pension Plan are required to contribute pension contributions based on a formula that takes into account earnings and the year's maximum pensionable earnings (YMPE). The YMPE for 2015 is \$53,600. Contributions are deducted from each pay and are tax-deductible up to the annual limit set out in the Income Tax Act.

As we have communicated in the past including the February 2015 P&B Times Issue 27 the York University pension plan contribution rates are being increased in five equal increments. The first change was effective March 1, 2014. This was followed by changes in September 1, 2014 and March 1, 2015. Effective September 1, 2015 the rates will increase from 5.85% on earnings below the YMPE and 7.89% on earnings above the YMPE to 6.30% on earnings below the YMPE to 8.52% on earnings above the YMPE.

### How the changes came to be:

Pension contribution rate changes were approved following negotiations between York University and the All-Union Pension Group. On a 50/50 cost sharing basis for the Money Purchase component of the pension plan, the required member and University contribution rates will be increased one further time on March 1, 2016, where the contribution rate will be 6.75% on earnings up to the YMPE and 9.15% on earnings above the YMPE.

## *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 – September 2015

### Understanding the Canada Pension Plan (CPP)

This seminar will be an overview of the Canada Pension Plan.

Topics included:

- Canada Pension Plan Overview
- Retirement Pension
- Disability Pension
- Survivor's Benefits

Presented by: Paola Vega, Citizen Service Specialist, Service Canada, Toronto Outreach Team

Date: Monday, September 14, 2014

Time: 12 p.m. to 1:00 p.m.

Location: Senate Chamber N940 Ross Building

**To register for this seminar please click on the link:**

<https://hr.apps01.yorku.ca/machform/view.php?id=30824>

**Handouts will be available at the Seminar on a first come first serve basis**

### Understanding Article 14 (Retirement)

The Department of Faculty Relations along with the Pension & Benefits Office will review Article 14 of the current YUFA collective agreement which outlines retirement provisions. Topics to 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.

Presented by: Catherine Federico, Pension & Benefits Support Specialist, Pension & Benefits Office  
John Belton, Associate Director, Department of Faculty Relations

Date: Wednesday, September 16, 2015

Time: 9:30 a.m. to 11:00 a.m.

Location: Ross N940 - Senate Chamber

**To register please follow the following link:**

<https://hr.apps01.yorku.ca/machform/view.php?id=28965>

Please note handouts will NOT be provided at the seminar. They will be posted on the Retirement Planning Centre's Website [www.yorku.ca/retire](http://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.

Light refreshments will be provided.

### **Understanding the Old Age Security (OAS)**

This seminar will be an overview of the Old Age Security pension.

Topics included:

- Old Age Security Pension
- Guaranteed Income Supplement,
- Allowance, Allowance for Survivor
- International Agreements and Others

Presented by: Paola Vega, Citizen Service Specialist, Service Canada, Toronto Outreach Team

Date: Monday, September 21, 2015

Time: 12 p.m. to 1:00 p.m.

Location: Senate Chamber N940 Ross Building

**To register for this seminar go to this link**

<https://hr.apps01.yorku.ca/machform/view.php?id=31118>

**Handouts will be available at the Seminar on a first come first serve basis.**

This seminar is normally run at least once per year and it is not webcast or recorded.

### **Understanding Article 14 (Retirement) Glendon**

The Department of Faculty Relations along with the Pension & Benefits Office will review Article 14 of the current YUFA collective agreement which outlines retirement provisions. Topics to 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.

Presented by: Catherine Federico, Pension & Benefits Support Specialist, Pension & Benefits Office  
John Belton, Associate Director, Department of Faculty Relations

Date: Thursday September 24, 2015

Time: 10:30 to 12:00 noon

Location: York Hall A224

**To register please follow the following link:**

<https://hr.apps01.yorku.ca/machform/view.php?id=36926>

Please note handouts will NOT be provided at the seminar. They will be posted on the Retirement Planning Centre's Website [www.yorku.ca/retire](http://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.

Light refreshments will be provided.

## Upcoming Seminars – October 2015

### Navigating the Health Care System

Finding your way through the health care system to access the services you need for yourself or a loved one can be a confusing, frustrating, even overwhelming experience. The truth is, the system is becoming increasingly complex, and despite much dialogue about the need to improve service access, integration and coordination, it remains fragmented.

Join us for a series of four lunch 'n learn seminars this fall focusing on key aspects of navigating the health care system successfully. Whether you attend one, or all of the sessions, you will come away with valuable information and insights, along with tools to get results, and an increased capacity to effectively map your way to getting the right advice...the right intervention...at the right time.

To register

<https://hr.apps01.yorku.ca/machform/view.php?id=27913>

Please note handouts will NOT be provided at the seminar. They will be posted on the website at [www.yorku.ca/retire](http://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.

To review all scheduled seminar presentations, or to obtain more information about this seminar, please go to the YELC at <http://www.yorku.ca/yelc/>

### **Session One: The Family Doctor & Beyond – Piecing Together the Puzzle of Primary Health Care & Building Your Team (Tuesday, October 6, 2015, 12 pm – 1 pm)**

Topics include:

- ◆ Understanding primary health care – what it is and why it's important
- ◆ Finding a primary health care provider – we explore the options
- ◆ Who's responsible for what – looking out for your health

### **Session Two: Overtaken By Illness – Getting the Care You Need When You Need it (Tuesday October 20, 2015, 12 pm – 1 pm)**

Topics include:

- ◆ Information is power – learning about your condition and managing it
- ◆ Getting timely access to care – it's about more than wait times
- ◆ What care is available to you at home – how to access it

**Session Three: When Independence is No Longer An Option – Finding Your Way Through the Maze of Long-Term Care (Tuesday, October 27, 2015, 12 pm – 1 pm)**

Topics include

- ◆ When is independence no longer an option? – factors for consideration. From assisted living to long-term care facilities – what's out there
- ◆ Assessing suitability of new habitats – what to ask, what to look for
- ◆ Financial considerations – somebody has to pay for it
- ◆ End of life care – making last days comfortable

**Session Four: What is a Health Advocate and Why Do You Need One? – Tools for Empowering Yourself and Others in Accessing Health Care (Tuesday, November 4, 2015, 12 pm – 1 pm)**


Topics include:


- ◆ Health advocate, patient advocate, health system navigator – what's in a title
- ◆ How health advocates can help – accessing care and system navigation
- ◆ Do I find a volunteer advocate, hire one, or become one? – pros and cons
- ◆ Becoming a health advocate for yourself and others – the basic how-to's



# 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="https://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	SunLife 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](https://sunlife.ca/member)
- York's Retirement Planning Centre: [yorku.ca/retire](https://yorku.ca/retire)
- York University Retirement Planner: [yorku-ret.ca](https://yorku-ret.ca)
- York's HR Self Service: [hrselfserve.yorku.ca](https://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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