

## Upcoming Seminars...

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.

### Upcoming Seminars – October 2015

#### Navigating the Health Care System

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

#### **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

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 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.

**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 3, 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

**Upcoming Seminars – November 2015**

**Fraud Prevention**

Detective Gail Regan will join us for a conversation on methods to prevent fraud. We will provide more details in our next P&B Times, but in the meantime hold the date in your calendars.



**When: November 24, 2015 12 pm – 1 pm**

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

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.

# Benefits...

## Drug Plan Direct Enhancements available on Plan Member Services website

Effective August 30, 2015, the Drug Plan Direct enhancements provided on the my Sun Life Mobile App will be added to the Plan Member Services website, including other drug coverage features, alternatives, information, and more claim history.

### Benefits to you

The SunLife Plan Member Services website ([sunlife.ca/member](http://sunlife.ca/member)) is widely used by plan members. By adding the Drug Plan Direct features, SunLife has improved the existing drug coverage lookup on the web.



All these features will now transfer to the web. This comprehensive drug coverage information will help plan members prepare for discussions with their health care professional about their prescription medications.

Plan members can now benefit from:

an updated user interface  
new drug alternative features  
new forms, including the list of prior authorization forms

additional drug coverage information  
enhanced drug search

SunLife's mobile experience also includes on-the-go access to:

- e-claims
- coverage cards
- medical and vision coverage
- spending account balances, and
- group retirement savings information

### Availability

Plan members on drug card plans (not all York plans have a drug card) have access to these exciting enhancements, which are available across all of the mobile platforms that my Sun Life Mobile currently supports – including Android™, iPhone® (including iOS 8) and BlackBerry® devices.



By adding Drug Plan Direct on the Plan Member Services website, plan members will now be able to enjoy a consistent experience, whether they're using the web or Sun Life's Mobile App.

## Protecting Your Benefits Coverage

Remember that **you** are responsible for the accuracy of any claims submitted on your behalf, and of any information you provide to support your claim. Be sure the claims you submit are for supplies and services that are medically necessary.

Here are some helpful tips to help you protect your health benefits:



Do be vigilant. Watch for others abusing our benefits plan and report these abuses to our office or to our insurer on their anonymous tip line (see below). 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.



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.



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.



Don't sign your name to blank claims forms. These allow others to submit false claims.



You should never share your login and password details to any of these accounts with anyone, not even a spouse. Anyone who has access to your benefits information, for example, can submit fraudulent claims. This can include for example family members, colleagues, doctors, dentists or other service providers.

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

## Ensuring your Beneficiaries and Dependents are accurate

It is extremely important to check HR Self Serve to ensure that your beneficiaries and dependents are up to date and correct. You need to ensure that beneficiaries/dependents are correct for some or all of the following:

- Life Insurance Beneficiary
- Voluntary Accidental Death and Dismemberment Insurance Beneficiary
- Pension Beneficiary
- Major Medical Dependents
- Dental Dependents
- Vision Dependents



None of us want to think about the possible end of our lives, however in the event that an early passing occurs you want to ensure that the appropriate person receives the amounts payable from York.

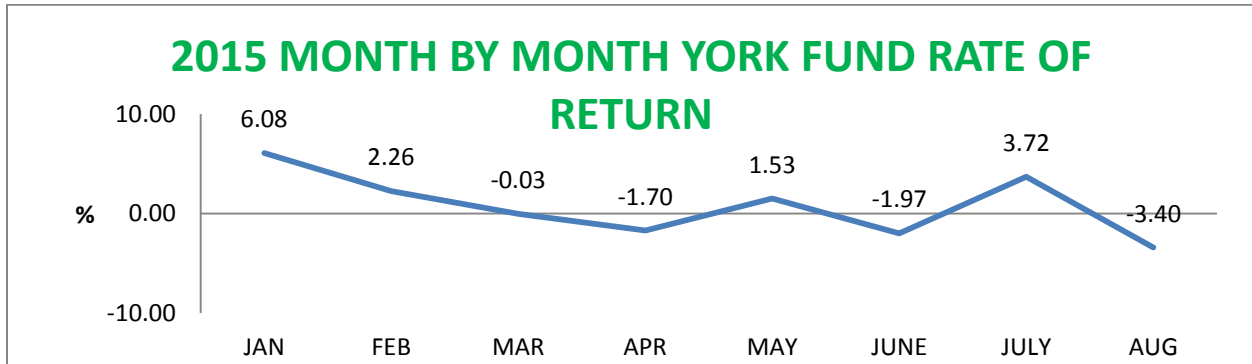
If any of these appointments are incorrect you can find the forms to submit to the Pension & Benefits Office on the Pension & Benefits website <http://www.yorku.ca/hr/services/employees/benefits.html>.

Should you require additional verification you can always contact the Pension & Benefits office by email at [askpb@yorku.ca](mailto:askpb@yorku.ca) or by telephone extension 27572.

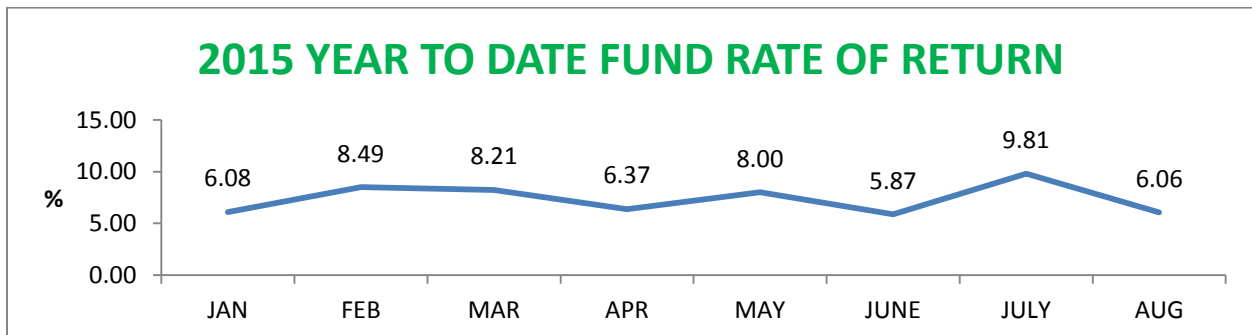
## The York University Pension Plan

### York Fund Rate of Return

The monthly York Fund Rate of Return for the month of August was -3.40%.



As a result of the negative return in August, the year to date return fell from 9.81% to 6.06%.



# 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 5552
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="https://www.sunlife.ca">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](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)

---

**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.***

---