

Introducing the my Sun Life Mobile with photo submission and more

Plan members will be able to submit a range of claim documents through my Sun Life Mobile – and it's as simple as snapping a photo. *This enhancement is available as of this week.*

With over one million claims already submitted through my Sun Life Mobile, plan members love the ease and convenience of this app. It will now be even easier by enabling members to submit even more types of claims on their smartphones.

Photo Submission and other enhancements – starting with Apple devices

1. Photo submission is available on Apple devices such as iPhones, iPads and iPod Touch. In the fall, additional enhancements will be released which will make all of the new features available on Android devices.

The photo submission functionality will not be available on the web app at mysunlife.ca, although plan members will continue to enjoy conveniences such as fast and easy claims submission and much more.

2. To improve plan member engagement, further enhancements to the mobile app will introduce the “my notifications” messaging area on the Main Menu page. The message centre will show messages, ranging from fund updates to offers available through their workplace plan. From the main menu, plan members can easily see how many unread messages are waiting for them.

The “my notifications” messaging area is available for Apple devices only at this time.

Contextual messaging – available on Apple, Android and BlackBerry devices

Sun Life is also launching a contextual message zone on select secure screens throughout the app. They can provide information about additional reminders or offers that are relevant to what the plan member is doing on the app. For example, if a plan member is able to make a mobile lump-sum contribution, they will include a reminder to do so on the “my balances” screen and provide direct link to that screen.

The introduction of the “my notification” section and contextual messaging zones will enhance interactions with plan members and allow for more fine-tuned, higher impact offers relevant to them.

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“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 Sun Life prior to purchasing or having a procedure completed.

If you are not willing to pay for a service or supply yourself, you need to get a written pre-determination before getting the service or supply. This will give you the knowledge to understand if a claim will be covered completely, partially or not at all. After receiving the written pre-determination you will be able to get the supply or service with the knowledge of how much of it will be covered through Sun Life.

Please note: Sun Life may require more information or ask you for the original receipts. This does not necessarily mean the claim is being denied. In the event Sun Life 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.

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.
- Do check the receipts and explanation of benefits you receive for products or services. Make sure these accurately reflect what was received. 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.



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

Living outside Canada as a York Retiree

Retirement provides you the opportunity to go places you never had time for when you were working. Some choose to leave Canada and live elsewhere. If you choose to live outside Canada and have post-retirement benefits through York University the following information needs to be considered.

Dental work

- Will be adjudicated based on the Canadian dental fee guide based on the province where you lived prior to leaving Canada.

Hospital coverage

- Private hospital coverage is provided (if applicable).

Emergency out of Canada coverage

- No emergency out of Canada coverage.

Paramedical practitioners

- Covered as if you lived in Canada.

Prescription drugs

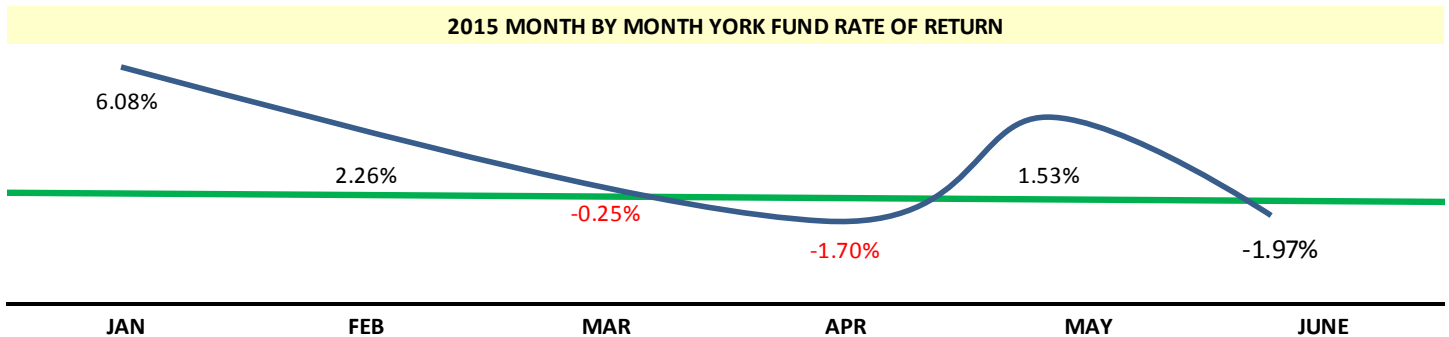
- If your 'home province' prior to leaving Canada were Ontario then any prescription drug that would be covered under the Ontario Drug Benefit (ODB) program will not be paid. If the prescription drug were not covered under the ODB then it will be adjudicated under the retiree plan.

Any yearly or lifetime maximums will apply.

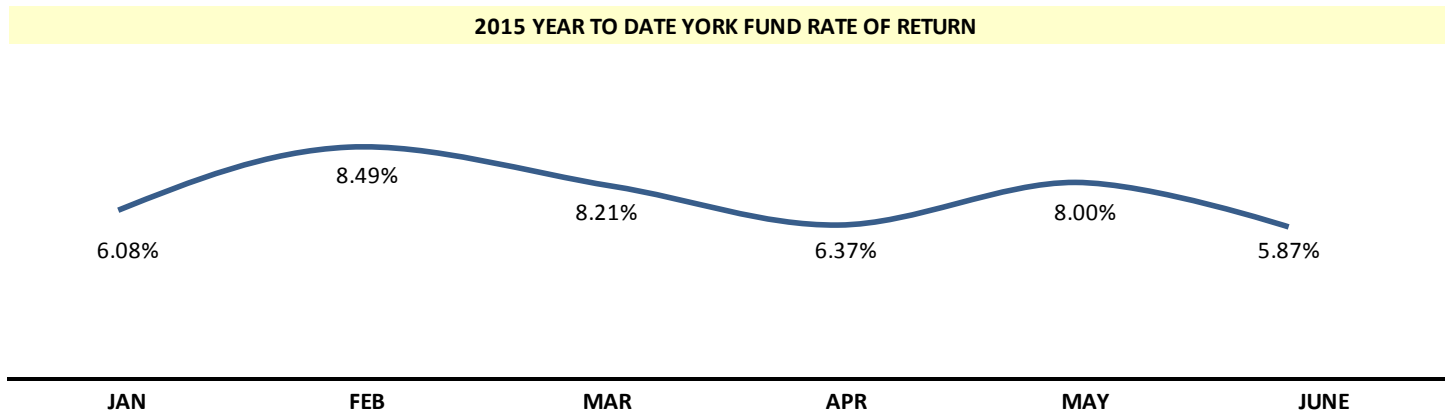
York University Pension Plan

York Fund Rate of Return

The monthly York Fund Rate of Return for the month of June was -1.97%.



The year to date return through the month of June is 5.87%.



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 or through YELC.

Upcoming Seminars

Understanding the Canada Pension Plan (CPP)

This seminar will be an overview of 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 two -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 two -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.

Contact List

How to contact the Pension & Benefits office:

Email us at 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	sfs.yorku.ca/fees/waivers/
Employee Perks	http://advancement.yorku.ca/get-involved/affinity-partnerships/
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: cogsweb@yorku.ca
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: https://www.yorku-ret.ca/
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
- York's Retirement Planning Centre: yorku.ca/retire
- York University Retirement Planner: yorku-ret.ca
- York's HR Self Service: 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.*
