YOUR NEEDS.
OUR FOCUS.

York University Staff Association (YUSA)

October 2017
Agenda

Group Benefits Overview

Plan Member Services
• Customer Care Center
• Signing in to Plan Member Services – Mobile Application
• Fraud Risk Management

Questions
GROUP BENEFITS  OVERVIEW
Benefit overview

Overview of your Sun Life benefits

• Health
• Dental
• Long-Term Disability
• Basic Life
• Accidental Death and Dismemberment
# Extended Health Care

<table>
<thead>
<tr>
<th></th>
<th>Active</th>
<th>Retiree</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Benefit year</strong></td>
<td>January 1 to December 31</td>
<td>January 1 to December 31</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>No deductible</td>
<td>No deductible</td>
</tr>
<tr>
<td><strong>Prescription drugs</strong></td>
<td>100% coinsurance (limits on some expenses, please refer to the booklet)</td>
<td>80% coinsurance (limits on some expenses, please refer to the booklet)</td>
</tr>
</tbody>
</table>
| **In-province hospital** | 100% coinsurance  
Cost covered in a convalescent hospital, primary for rehabilitation, and not for custodial care, and it follows at least 3 consecutive days of in-patient hospitalization.  
The maximum amount payable is the difference between the cost of a ward and a private room. | 100% coinsurance  
Cost covered in a convalescent hospital, primary for rehabilitation, and not for custodial care, and it follows at least 3 consecutive days of in-patient hospitalization.  
The maximum amount payable is the difference between the cost of a ward and a private room.  
Lifetime maximum of 120 days for treatment of an illness due to the same or related causes. |
| **Out-of-province/country and Emergency Travel Assistance** | 100% emergency services, lifetime maximum of $10,000 per person | 100% emergency services outside your province  
80% emergency services outside Canada.  
Lifetime maximum of $10,000 per person |
## Extended Health Care

<table>
<thead>
<tr>
<th>Service</th>
<th>Active</th>
<th>Retiree</th>
</tr>
</thead>
</table>
| **Paramedical services**     | 100% of the costs up to a maximum of $300 per person per specialty in a benefit year:  
  • Speech therapist, naturopath, osteopaths, podiatrists/chiropodists, and athletic therapists. | 80% of the costs up to the limits specified below per person per specialty in a benefit year:  
  • Naturopaths, osteopaths, podiatrist or chiropodists. |
|                              | 100% of the costs up to a maximum of $500 per person per specialty in a benefit year:  
  • Massage therapist, and chiropractor | 80% of the costs for Chiropractors limited to $6 per visit, up to a maximum of $120. |
| **Paramedical services**     | 100% of the costs for the paramedical specialists:  
  • Psychologists, physiotherapists, Christian Science practitioners | 80% of the costs for the paramedical specialists:  
  • Psychologists, physiotherapists, Christian Science practitioners |
| **Vision Care**              | $400 in a 24 month period, 100%                                       | $100 in any 12 month period, 100%                                       |
| **Medical Services and Equipment** | 100% coinsurance                                                      | 80% coinsurance                                                          |
## Extended Health Care

<table>
<thead>
<tr>
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<th>Active</th>
<th>Retiree</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Private Duty Nursing</strong></td>
<td>$10,000 lifetime maximum</td>
<td>Lifetime maximum to the lesser of 120 days or $10,000</td>
</tr>
<tr>
<td><strong>Eye Exam</strong></td>
<td>$100 in a 24 month period</td>
<td>100% coinsurance</td>
</tr>
<tr>
<td><strong>Custom-Made Orthotics</strong></td>
<td>100% when prescribed by a doctor, chiropractor, podiatrist or chiropodist</td>
<td>3 pairs per person in a benefit year</td>
</tr>
<tr>
<td><strong>Custom Fitted Orthopedic Shoes</strong></td>
<td>$100 per benefit year, when prescribed by a doctor, chiropractor, podiatrist or chiropodist</td>
<td>$100 per benefit year, when prescribed by a doctor, chiropractor, podiatrist or chiropodist</td>
</tr>
<tr>
<td><strong>Hearing Aids</strong></td>
<td>$800 maximum over 3 benefit years</td>
<td>$500 maximum over 5 benefit years</td>
</tr>
<tr>
<td><strong>Termination date for Health Benefits</strong></td>
<td>Employment termination or retired</td>
<td>Lifetime benefit until death</td>
</tr>
</tbody>
</table>
# Dental Benefit

<table>
<thead>
<tr>
<th>Benefit year</th>
<th>Active</th>
<th>Retiree</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>January 1 to December 31</td>
<td>January 1 to December 31</td>
</tr>
<tr>
<td>Deductible</td>
<td>No deductible</td>
<td>No deductible</td>
</tr>
<tr>
<td>Preventative &amp; Basic</td>
<td>100% coinsurance, 1 recall exam every 6 months</td>
<td>100% coinsurance, 1 recall exam every 6 months</td>
</tr>
<tr>
<td>Major</td>
<td>70% coinsurance</td>
<td>50% coinsurance</td>
</tr>
<tr>
<td>Benefit Year Maximum</td>
<td>$5,000 per person for major dental procedures, excluding dentures</td>
<td>$1,000 per person for all services</td>
</tr>
<tr>
<td>Orthodontic</td>
<td>85% coinsurance, $5,000 lifetime maximum per person</td>
<td>No coverage</td>
</tr>
<tr>
<td>Termination date for Dental Benefits</td>
<td>Employment termination or retired</td>
<td>Lifetime benefit until death</td>
</tr>
</tbody>
</table>
# Long Term Disability Benefit

<table>
<thead>
<tr>
<th></th>
<th>Active</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Amount and maximum</strong></td>
<td>60% of the first $500 of your monthly, add 50% of your balance of your monthly earnings, up to a maximum benefit of $2,500</td>
</tr>
<tr>
<td><strong>Tax status</strong></td>
<td>Non-taxable</td>
</tr>
<tr>
<td><strong>Definition of Disability</strong></td>
<td>During the elimination period, and the following 21 months, known as the own occupation period, you will be considered totally disabled while you are continuously unable due to an illness to do the essential duties of your own occupation</td>
</tr>
<tr>
<td><strong>Maximum benefit period</strong></td>
<td>Coverage will end on July 1 coincident with or next following the date the employee attains age 65.</td>
</tr>
<tr>
<td><strong>Elimination period</strong></td>
<td>90 days</td>
</tr>
</tbody>
</table>
# Basic Life Benefits

<table>
<thead>
<tr>
<th></th>
<th>Active</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Life Coverage</td>
<td>3 times your annual basic earnings, rounded to the next higher $1,000</td>
</tr>
<tr>
<td>Maximum</td>
<td>Maximum amount of coverage is $600,000</td>
</tr>
<tr>
<td>Reduction</td>
<td>Benefit reduced to 1 times your annual basic earnings, rounded to the next higher $1,000 on July 1st coincident with or next following the date you reach age 65.</td>
</tr>
<tr>
<td>Termination</td>
<td>Terminates at retirement</td>
</tr>
</tbody>
</table>
# Optional Accidental Death and Dismemberment Benefits

<table>
<thead>
<tr>
<th>Optional Employee Accidental Death &amp; Dismemberment</th>
<th>Active</th>
</tr>
</thead>
<tbody>
<tr>
<td>Units of $10,000, maximum coverage is $500,000</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Optional Dependent Accidental Death &amp; Dismemberment</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Your spouse and dependent child are automatically covered for an amount of Optional AD&amp;D as indicated below based on your Optional AD&amp;D coverage:</td>
<td></td>
</tr>
<tr>
<td>Spouse Only – 60%</td>
<td></td>
</tr>
<tr>
<td>Spouse with Children – 50%</td>
<td></td>
</tr>
<tr>
<td>Children Only – 20% per child</td>
<td></td>
</tr>
<tr>
<td>Children with Spouse – 15% per child</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Termination</th>
</tr>
</thead>
<tbody>
<tr>
<td>Terminates at age 70 or retirement, whichever is earlier</td>
</tr>
</tbody>
</table>
Stay Connected with Sun Life
Sun Life Services – Online

- Check coverage
- Print coverage cards
- Manage personal information

mysunlife.ca

- Claims paid within 24-48 hours (*random auditing*)
- Direct deposit and email confirmation
- Claims status & history
Mobile application – Demo

Canada’s most reviewed app in its category

- 2,000,000 + Mobile e-claims in 2016
- 700,000 + downloads

Download on the App Store  GET IT ON Google play
Mobile photo submit

Add a new provider by:
- First name and last name

Do not enter titles (Dr., or Doctor) or credentials (MD).

For equipment, medical supplies, diagnostic tests, etc., add a new provider using the Institution option.

- First name
- Last name
- Phone number
- Postal code
- A1A A1A

Specialties (select all that apply)
- Acupuncturist
- Athletic therapist
- Audiologist
- Chiropractor
- Christian Science practitioner
- Clinical counsellor
- Dietitian (registered)
- Electrologist
- Homeopath
- Physiotherapist
- Marriage and family therapist
- Massage therapist
- Medical doctor
- Naturopath

Expense claim 1
- Service date: 04/06/2015
- Provider:
- Test institution:
- Type of service:
- Other expense:
- Claim amount:

Attach photo
- Include expense claim in submission

Add an expense claim
- next
- cancel
One Touch and **Easy Access**

- **Touch ID for iPhone**
- **Apple Wallet for iPhone**
Continuing to make **access easier**

**Mobile self-registration**

**Click-to-Call with Auto-Authentication**

**Drug look-up**

**Provider Search**

- **Getting Started**
  - This is how we know it’s you.
  - Date of birth: [mm/dd/yyyy]
  - Country of residence: [Canada]
  - Postal code: [Zip Code]
  - Please choose your Sun Life plan type: [Select]
  - Authentication

- **Group Benefits**
  - 182486
  - 1-800-361-4213
  - Group Retirement Services
  - 300, 1111 York Mills Rd, Toronto, ON M1N 1X2
  - 1-800-723-0012
  - Monday to Friday, 8 a.m. to 8 p.m. ET

- **Claimant:** ROBERT

- **Drug overview**
  - CIPRALEX 20MG TABLET
  - [Drug Coverage]
  - [Drug Alternatives]
  - [Drug Information]

- **Provider search**
  - Select provider type
    - Acupuncturist
    - Chiropractor

Your claim will be considered according to the terms of your particular benefits plan. Using a provider on this list does not guarantee your claim will be approved.

Sun Life does not recommend any provider over another. The ratings have been collected from other plan members based on their own experience, and have not been validated by Sun Life in any way. Some members may have rated the same provider more than once.

Provider contact information is based on information obtained from claims. Sun Life is not responsible for its accuracy.
Digital health – **GPS provider search**
Customer Care Center

Customer Care Centre
1-866-881-0583

- 24 hour automated phone account access
- Representatives available 8am to 8pm ET Monday to Friday
- 70% of calls answered within 20 seconds
- First call resolution
- We use Service Quality Measurement Group (SQM) to measure our service
- Specialized team of Customer Relations Consultants who are dedicated to answering calls from benefit administrators
FRAUD RISK MANAGEMENT
Tips to protect you

Why should benefits fraud matter to you?

Some tips to help protect your plan:

• Keep your benefits information confidential
• Submit claims online whenever possible
• Check your receipts
• Don’t sign claims forms in advance
• Report suspicious activity
• Know your plan
• Don’t substitute products and services