

# P & B Times

News from the Pension & Benefits Office ([askpb@yorku.ca](mailto:askpb@yorku.ca))

July 2019 – ISSUE 62

## ***The York University Pension Plan***

2019 Year to Date Fund Rate of Return	
June	11.02%

If you are interested in more detailed investment information, please contact the Pension Investments office within Finance.

## ***Sun Life Benefits Fraud Prevention***

If you have read about the Baycrest Hospital benefits fraud incident, then you may have questions on Sun Life's Fraud Risk Management capabilities.

Sun Life takes benefits fraud very seriously. They have a comprehensive anti-fraud program, which includes robust detection and investigation capabilities.

Sun Life's Fraud Risk Management team is a specialized team of over 100 employees, whose backgrounds range from expertise in data analytics, dental, medical and pharmaceutical services, to law enforcement investigations and compliance.

Benefits fraud includes submitting invoices for services not received, submitting invoices in another family member's name for services you received or accepting unrelated products such as shoes or clothing.

York University works with Sun Life on an Administrative Services Only (ASO) basis, meaning all claims paid by Sun Life are billed back to York University. York University also takes benefits fraud very seriously.

## ***Sun Life is changing dental administrative practices***

Sun Life is making changes to its dental administrative practices effective **September 22, 2019** to ensure that the settlement of dental claims and predeterminations remains reasonable.

Sun Life communicated these administrative practice changes to dental providers and provincial dental associations across Canada to ensure they are aware of these changes.

### **What is changing?**

Sun Life Financial reimburses you for your dental claims based on procedure codes submitted by your dentist and the terms of your benefits plan. In some cases, you may be charged fees that result in out of pocket expenses.

For example, when your teeth are being treated for a filling, a crown or a bridge and if treatment is needed to reduce sensitivity, the fee for desensitization is considered as part of the fee for the filling, crown or bridge. Under Sun Life's new

administrative practices, if your dentist, or authorized dental hygienist, bills for a desensitization separately to treat a filling, crown or bridge, this will not be reimbursed.

Sun Life's new administrative practices involve updated procedure code assessments to prevent unnecessary expenses being charged to your plan.

Most plan members will see no change in their dental claim reimbursements. However, if you notice a lower reimbursement level, or have services that were not reimbursed, ensure you read and review your claims statement.

### **Questions?**

If you have any questions about the services you have been billed for, please speak to your dentist directly.

You may also contact Sun Life at 1-800-361-6212

## ***July 1, 2019 Sabbaticals***

If you are a faculty member going on sabbatical July 1, 2019 at less than 100% of your salary and you have agreed to top up to 100% please check your pay advice to ensure the top up occurred.

## ***Delisted Service Providers***

### ***Don't be out of pocket.***

Sun Life regularly looks at the claiming and administrative practices of medical and dental healthcare service providers and pharmacies. Sometimes, their review can lead to "delisting". This impacts you. If you receive healthcare services or supplies from a delisted provider, Sun Life **will not** reimburse you for your expenses. You can still choose to obtain services or supplies from a delisted provider; however, your claim will be denied. Look at the delisted providers before making an appointment, just to be sure!

This information is available by logging into *my Sun Life*, clicking on *Coverage Information*, and selecting *Delisted providers list*.

## ***Pension & Benefits Office Customer Service Standards***

Going on a leave, retiring, or resigning can be stressful and confusing. In most instances, we need your department to send the Employee Transaction Form (ETF) to Human Resources for us to be able to begin our processes. If you have not received something from us in the time periods below, please be sure to check with your department first to find out if they have sent the ETF.

Event	Due date for Employee Transaction Form
Leave of Absence	Four weeks before leave commences
Retirement	Three months before retirement date
Sabbatical	Three months before sabbatical commences

Request	Timeline for Pension & Benefits Action
Responding to emails	Three business days
Pension & Benefits Updates i.e. dependent or benefit changes	Forms must be received by end of day Thursday in order for information to be sent to Sun Life each Monday morning – Sun Life will update your record, where applicable, by end of day Wednesday
Pension & Benefits Updates i.e. beneficiary changes	Five business days from receipt of completed application
Letter of Confirmation i.e. Benefit coverage confirmation	Ten business days
Responding to Letters from external sources i.e. lawyers	Fifteen business days

## *Reminders...*

Benefit Booklets are available at <http://retire.info.yorku.ca/third-page/>

The Retirement Planning guide is also found at <http://retire.info.yorku.ca/resources/retirement-planning-guide/>

For information on your benefit coverage please refer to your benefit booklet or the Sun Life member website [www.sunlife.ca/member](http://www.sunlife.ca/member)

For	Contact
Address changes for active employees	hrhelp@yorku.ca
Employment Letter	E-mail request to hrhelp@yorku.ca
T4's for active employees	<a href="mailto:hrhelp@yorku.ca">hrhelp@yorku.ca</a>
Benefit /claim denial questions (health, dental, vision)	Sun Life 1-800-361-6212 – policy or contract ID is 014098
Courses covered by Tuition Fee Waiver	Student Financial Services <a href="http://sfs.yorku.ca/fees/waivers/">http://sfs.yorku.ca/fees/waivers/</a>
Personal Expense Reimbursement (PER)	Finance Department 416-736-5661
Vacation, Sick or personal credit questions	Your management supervisor, collective agreement or Standard Operating Procedures
Retiree questions regarding your T4A, pension payment, taxes and changes in banking information	CIBC Mellon 1-800-565-0479 extension 0
Your RRSP limit	Your income tax assessment or Canada Revenue Agency 1-800-267-6999
Termination, Death or Retirement Estimates	You have access to the Retirement Planner found at: <a href="http://retire.info.yorku.ca/second-page/retirement-planner/">http://retire.info.yorku.ca/second-page/retirement-planner/</a>
Alumni and Employee perks	Go to: <a href="http://alumniandfriends.yorku.ca/benefits/alumni-benefits-services/">http://alumniandfriends.yorku.ca/benefits/alumni-benefits-services/</a>
Investment advice	Contact a qualified Financial Advisor

**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 9:00 am and 4:00 pm Monday to Friday

- For Fridays from the Friday prior to Victoria day up to and including Labour Day weekend the phones will be answered until 3:00
- **Have your employee ID number available when you call as we document all conversations**

**Here are some websites you can access to obtain more information:**

- Sun Life's Plan Member Services: [sunlife.ca/member](http://sunlife.ca/member)
- York's Retirement Services: [retire.info.yorku.ca](http://retire.info.yorku.ca)
- York's HR Self Service – for pay advice, direct deposit, dependent and beneficiary information etc.  
[hrselfserve.yorku.ca](http://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 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, collective agreement, policy or guideline, the terms of the contract, collective agreement, policy or guideline will prevail.

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