

# **YOUR NEEDS.** **OUR FOCUS.**

**York University Faculty  
Association (YUFA)**

**October 2017**



# Agenda

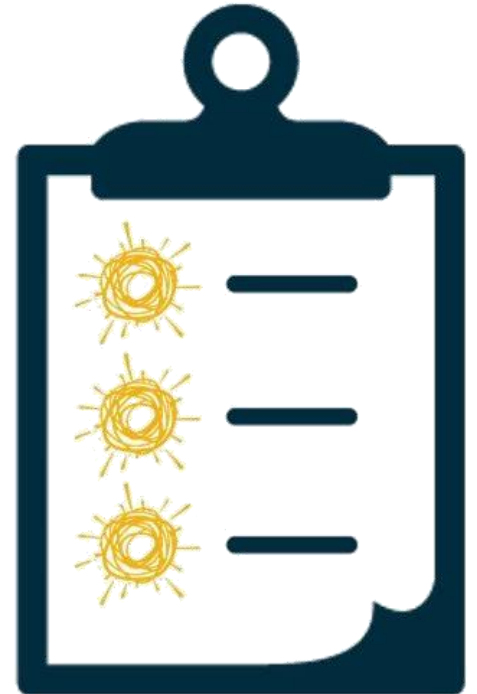
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## Group Benefits Overview

### Plan Member Services

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

## Questions





# GROUP BENEFITS **OVERVIEW**

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# Extended Health Care

	Active	Retiree
<b>Benefit year</b>	January 1 to December 31	January 1 to December 31
<b>Deductible</b>	\$25 per each benefit year per individual up to a maximum of \$50 per family	\$130 per each benefit year per individual
<b>Prescription drugs</b>	100% coinsurance (limits on some expenses, please refer to the booklet)	80% coinsurance (limits on some expenses, please refer to the booklet)
<b>In-province hospital</b>	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 is 120 days for treatment of an illness due to the same or related causes.
<b>Out-of-province/ country and Emergency Travel Assistance</b>	100% emergency services	100% emergency services, lifetime maximum \$1,000,000 per person

# Extended Health Care

	Active	Retiree
Paramedical services	<p>100% of the costs up to a maximum of \$1,000 per person per specialty and an overall combined maximum of \$2,500 per benefit year:</p> <ul style="list-style-type: none"> <li>• Massage therapist</li> <li>• Naturopath</li> <li>• Osteopaths</li> <li>• Podiatrists or Chiropodists</li> <li>• Chiropractor</li> </ul>	<p>80% of the cost up to the limits specified below per person per specialty in a benefit year</p> <ul style="list-style-type: none"> <li>• Naturopaths</li> <li>• Osteopaths</li> <li>• Podiatrists or Chiropodists</li> <li>• Chiropractors limited to \$6 per visit, up to a maximum of \$120.</li> </ul>
Paramedical services	<p>100% of the costs up to the limit specified below per specialty in a benefit year:</p> <ul style="list-style-type: none"> <li>• Psychologist, maximum \$10,000 per benefit year</li> <li>• Speech therapist, maximum \$1,500 per benefit year</li> <li>• Athletic therapist, maximum \$300 per benefit year</li> <li>• Physiotherapist</li> <li>• Christian Science practitioners</li> </ul>	<p>80% of the costs up to the limits specified below per specialty in a benefit year:</p> <ul style="list-style-type: none"> <li>• Psychologists</li> <li>• Physiotherapists</li> <li>• Christian Science practitioners</li> </ul>
Vision Care	\$550 in a 24 month period, 100%	No coverage

# Extended Health Care

	Active	Retiree
<b>Medical Services and Equipment</b>	100% coinsurance	80% coinsurance
<b>Private Duty Nursing</b>	\$10,000 per person per benefit year	Lifetime maximum to the lesser of 120 days or \$10,000
<b>Custom-Made Orthotics</b>	100% when prescribed by a doctor, chiropractor, podiatrist or chiropodist	80% when prescribed by a doctor, chiropractor, podiatrist or chiropodist
<b>Custom Fitted Orthopedic Shoes</b>	\$100 per benefit year, when prescribed by a doctor, chiropractor, podiatrist or chiropodist	\$100 per benefit year, when prescribed by a doctor, chiropractor, podiatrist or chiropodist
<b>Hearing Aids</b>	\$2,000 maximum over 3 benefit years	80% - When required due to hearing loss as a result of an accident-the accident must occur while you are covered under the plan and notification must be submitted within 12 months
<b>Termination date for Dental Benefits</b>	Employment termination	Lifetime benefit until death

# Dental benefit

	Active	Retiree
<b>Benefit year</b>	January 1 to December 31	January 1 to December 31
<b>Deductible</b>	No Deductible	No Deductible
<b>Preventative &amp; Basic</b>	100% coinsurance 1 recall exam every 6 months	100% coinsurance 1 recall exam every 6 months
<b>Major</b>	85% coinsurance	85% coinsurance
<b>Benefit Year Maximum</b>	\$7,000 per person for major dental procedures, excluding dentures	\$1,250 per person for each benefit year for all services
<b>Orthodontic</b>	75% coinsurance, \$6,000 lifetime maximum per person, per lifetime	No Coverage
<b>Termination date for Dental Benefits</b>	Employment termination	Lifetime benefit until death

# Long Term Disability benefit

	Active
Amount and maximum	85% of your monthly disposable income, up to a monthly maximum benefit of \$7,000
Tax status	Non-taxable
Definition of Disability	During the elimination period and the following 36 months, known as the the own occupation period, you will be considered totally disabled while you are continuously unable due to an illness to do any and every duty of your own occupation
Maximum benefit period	Coverage will end on July 1 coincident with or next following the date the employee attains: <ul style="list-style-type: none"><li>• Age 70 for an employee who has not elected to retire at the normal retirement date</li><li>• Age 65 for all other employees</li></ul>
Elimination period	90 days

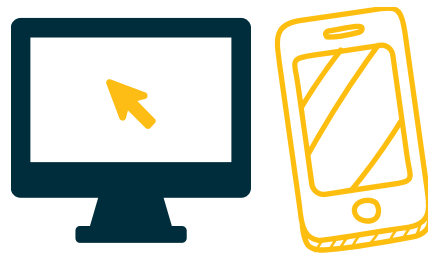


# Basic Life benefits

	Active
<b>Basic Life Coverage</b>	3 times your annual basic earnings, rounded to the next higher \$1,000
<b>Maximum</b>	Maximum amount of coverage is \$600,000
<b>Reduction</b>	Benefit reduced to 1 times your annual basic earnings, rounded to the next higher \$1,000 on July 1 <sup>st</sup> coincident with the date you reach age 65.
<b>Termination</b>	Terminates at retirement

# Optional Accidental Death and Dismemberment benefits

	Active
<b>Optional Employee Accidental Death &amp; Dismemberment</b>	Units of \$10,000, maximum coverage is \$500,000
<b>Optional Dependent Accidental Death &amp; Dismemberment</b>	<p>Your spouse and dependent children are automatically covered for an amount of Optional AD&amp;D as indicated below based on your Optional AD&amp;D coverage:</p> <p>Spouse Only – 60%</p> <p>Spouse with Children – 50%</p> <p>Children Only – 20% per child</p> <p>Children with Spouse – 15% per child</p>
<b>Termination</b>	Terminates at age 70 or retirement, whichever is earlier



# MEMBER - EXPERIENCE

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# Stay Connected with Sun Life

The screenshot displays the Sun Life Financial website interface. At the top left is the Sun Life Financial logo. The top right features the 'my Sun Life' branding and navigation links: Home, Contact us, Find an advisor, Get a quote, and Français. A search bar is located below these links. A dark blue navigation bar contains menu items: Wellness, Family, Money, Working life, Retirement, Plans and coverage, and Resources and support.

A yellow banner below the navigation bar contains the text: "Do you have a Choices plan or have you left your workplace plan? [Get helpful tools, articles and resources](#) relevant to you."

The main content area features a "my Sun Life Mobile" promotion. It includes the text "Introducing an even brighter mobile experience for Android" and a "Available now!" button. An image of a smartphone displays the app interface with a "GET IT ON Google play" badge.

Below the mobile promotion is an "ARTICLES" section with a "Most recent" filter selected. The featured article is "Early retirement: A financial nightmare?". The text below the title reads: "Retiring early sounds like a dream, right? But be prepared: That dream comes at a price." A small image of a man and woman is partially visible at the bottom of this section.

On the right side of the page is a "Sign in to my Sun Life" form. It includes fields for "Access ID:" (with a masked input) and "Password:". A "Sign in" button is positioned below the password field. A link "Remove my saved Access ID?" is located between the fields. Below the form is a "I need help:" section with links for "I forgot my Access ID", "I forgot my password", and "My Access ID is locked out or suspended". A "Register now" link is also present. At the bottom of the sign-in area, it states: "By signing in, you agree to these [terms and conditions](#)".

At the bottom right, there is a "Download my Sun Life Mobile:" section with icons for the App Store, Google Play, and BlackBerry. Below this is a "LEARN HOW TO..." section with a question mark icon.

# Sun Life Services – Online



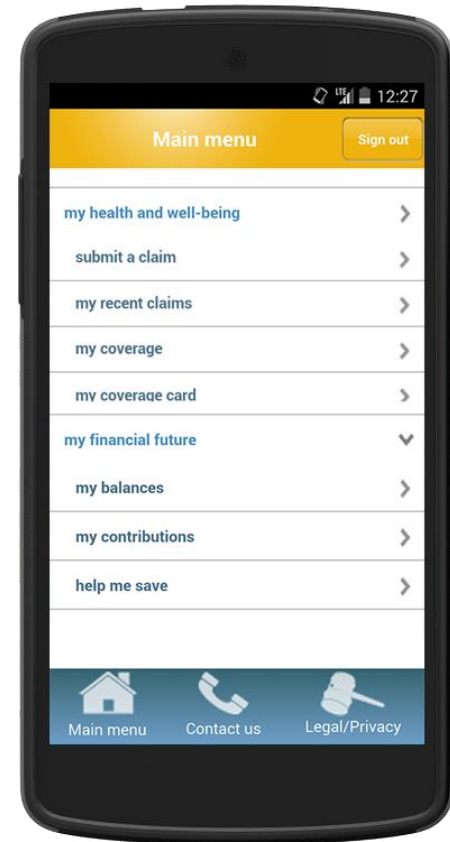
[mysunlife.ca](https://mysunlife.ca)

- Check coverage
- Print coverage cards
- Manage personal information
- 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



# Mobile photo submit

No SIM 11:30 AM

Medical e-claim Sign out

Back

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

Specialties (select all that apply)

Acupuncturist

Athletic therapist

No SIM 10:54 AM

Medical e-claim Sign out

Back

- Athletic therapist
- Audiologist
- Chiropractor
- Chiropractor
- Christian Science practitioner
- Clinical counsellor
- Dietitian (registered)
- Electrologist
- Homeopath
- Kinesiologist
- Marriage and family therapist
- Massage therapist
- Medical doctor
- Naturopath

Main menu Contact us Legal/Privacy

No SIM 11:32 AM

Medical e-claim Sign out

Back

Expense claim 1

Service date

04/06/2015

Provider

test institution

Type of services

Other expense

Claim amount

0.00

Attach photo

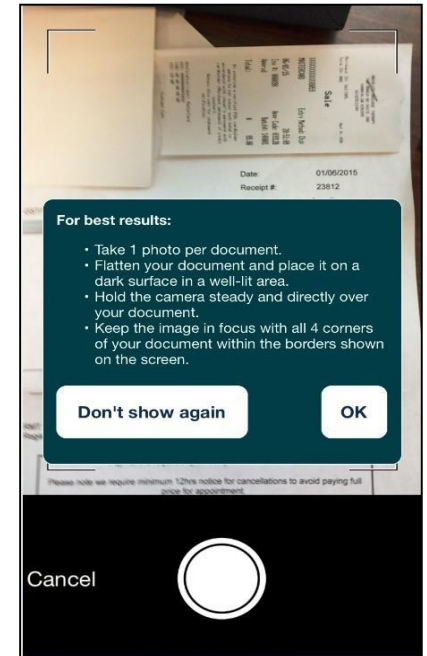
Include expense claim in submission

Add an expense claim

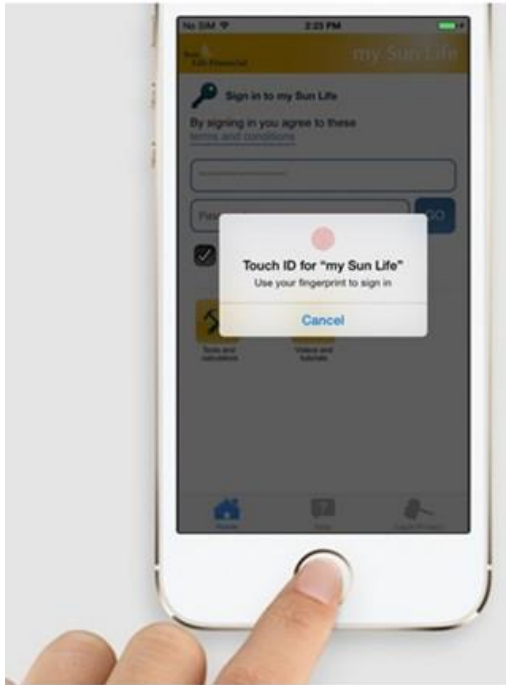
next

cancel

Main menu Contact us Legal/Privacy



# One Touch and **Easy Access**



**Touch ID for iPhone**

**Apple Wallet for iPhone**



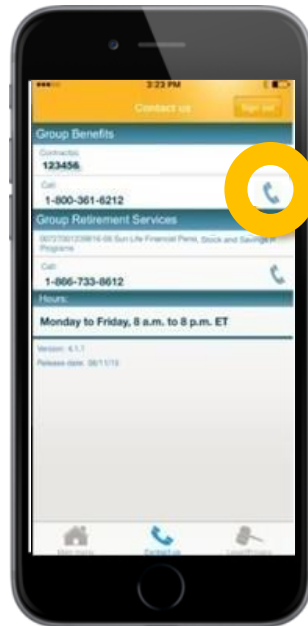


# Continuing to make **access easier**

## Mobile self-registration



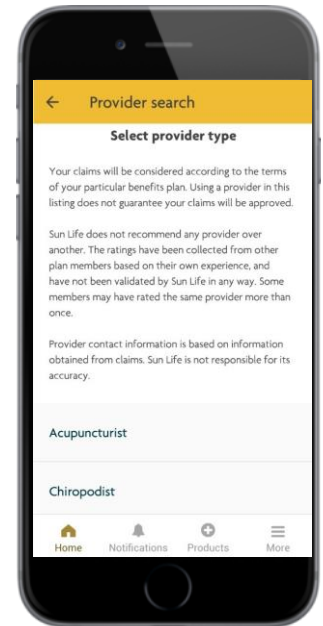
## Click-to-Call with Auto-Authentication



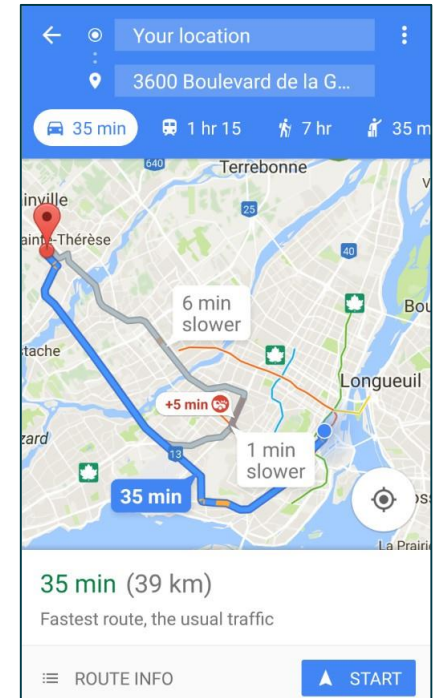
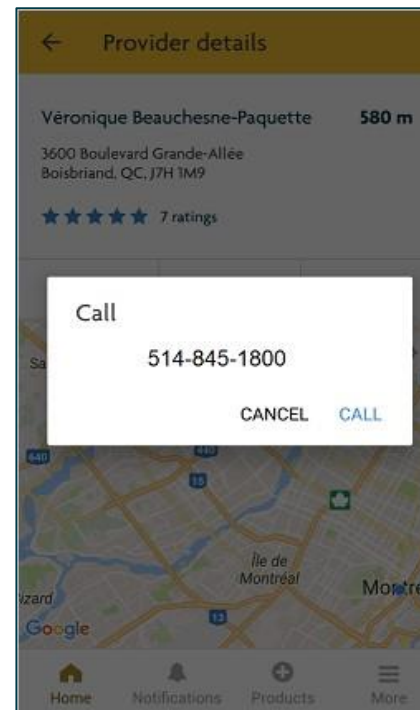
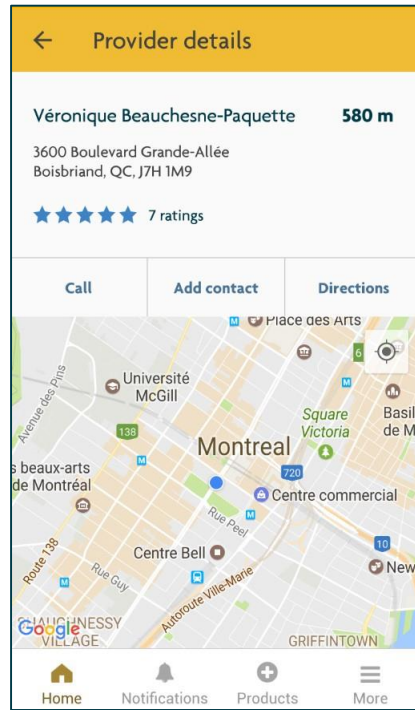
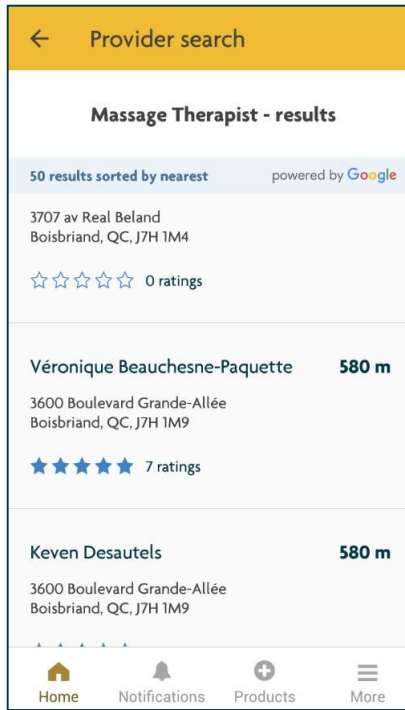
## Drug look-up



## Provider Search



# Digital health – GPS provider search



# Customer Care Center

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## 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



