

YOUR NEEDS. **OUR FOCUS.**

**York University Staff
Association (YUSA)**

October 2017



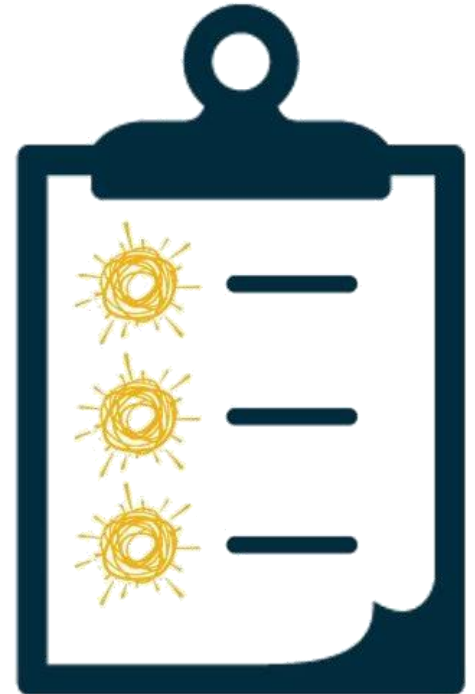
Agenda

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

	Active	Retiree
Benefit year	January 1 to December 31	January 1 to December 31
Deductible	No deductible	No deductible
Prescription drugs	100% coinsurance (limits on some expenses, please refer to the booklet)	80% coinsurance (limits on some expenses, please refer to the booklet)
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

	Active	Retiree
Paramedical services	100% of the costs up to a maximum of \$300 per person per specialty in a benefit year: <ul style="list-style-type: none"> Speech therapist, naturopath, osteopaths, podiatrists/chiroprodists, and athletic therapists. 	80% of the costs up to the limits specified below per person per specialty in a benefit year: <ul style="list-style-type: none"> Naturopaths, osteopaths, podiatrist or chiroprodists.
Paramedical services	100% of the costs up to a maximum of \$500 per person per specialty in a benefit year: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> Psychologists, physiotherapists, Christian Science practitioners 	80% of the costs for the paramedical specialists: <ul style="list-style-type: none"> 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

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

Dental Benefit

	Active	Retiree
Benefit year	January 1 to December 31	January 1 to December 31
Deductible	No deductible	No deductible
Preventative & Basic	100% coinsurance 1 recall exam every 6 months	100% coinsurance 1 recall exam every 6 months
Major	70% coinsurance	50% coinsurance
Benefit Year Maximum	\$5,000 per person for major dental procedures, excluding dentures	\$1,000 per person for all services
Orthodontic	85% coinsurance, \$5,000 lifetime maximum per person	No coverage
Termination date for Dental Benefits	Employment termination or retired	Lifetime benefit until death

Long Term Disability Benefit

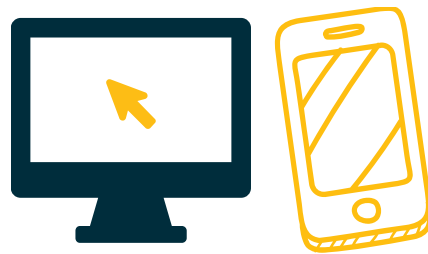
	Active
Amount and maximum	60% of the first \$500 of your monthly, add 50% of your balance of your monthly earnings, up to a maximum benefit of \$2,500
Tax status	Non-taxable
Definition of Disability	During the elimination period, and the following 21 months, known as the own occupation period, you will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

Basic Life Benefits

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

Optional Accidental Death and Dismemberment Benefits

	Active
Optional Employee Accidental Death & Dismemberment	Units of \$10,000, maximum coverage is \$500,000
Optional Dependent Accidental Death & Dismemberment	<p>Your spouse and dependent child are automatically covered for an amount of Optional AD&D as indicated below based on your Optional AD&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>
Termination	Terminates at age 70 or retirement, whichever is earlier



MEMBER - **EXPERIENCE**



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 dropdown menus for Wellness, Family, Money, Working life, Retirement, Plans and coverage, and Resources and support. Below this bar, a yellow banner promotes helpful tools for Choices and workplace plans. The main content area features a 'my Sun Life Mobile' advertisement for Android, showing a smartphone with the app interface and a 'GET IT ON Google play' button. To the right is a 'Sign in to my Sun Life' section with fields for Access ID and Password, a 'Sign in' button, and a help section with links for 'I forgot my Access ID', 'I forgot my password', and 'My Access ID is locked out or suspended'. Below the sign-in section is a note about terms and conditions. The bottom left section is titled 'ARTICLES' and lists several recent articles, including 'Early retirement: A financial nightmare?' and 'Five ways to save on prescription drugs'. The bottom right section is titled 'LEARN HOW TO...' and includes icons for downloading the mobile app on the App Store, Google Play, and BlackBerry.

Sun Life Financial my Sun Life

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Wellness ▾ Family ▾ Money ▾ Working life ▾ Retirement ▾ Plans and coverage ▾ Resources and support ▾

Do you have a Choices plan or have you left your workplace plan? [Get helpful tools, articles and resources](#) relevant to you.

my Sun Life Mobile

Introducing an even brighter mobile experience for Android

Available now!

Sign in to my Sun Life

Access ID:

[Remove my saved Access ID?](#)

Password:
[Input field]

Sign in →

I need help:
[I forgot my Access ID](#)
[I forgot my password](#)
[My Access ID is locked out or suspended](#)

Don't have an Access ID? [Register now](#)

By signing in, you agree to these [terms and conditions](#)

Download my Sun Life Mobile:

ARTICLES

Most recent | Most viewed | Top rated

Early retirement: A financial nightmare?

Retiring early sounds like a dream, right? But be prepared: That dream comes at a price.

Five ways to save on prescription drugs

What you might not know about jewellery insurance

Should you consider a target-date fund?

Should you help your kids with homework?

What are the signs of ADHD?

Seven tips for executors

Three types of plans you need for your money

? LEARN HOW TO...

Sun Life Services – Online



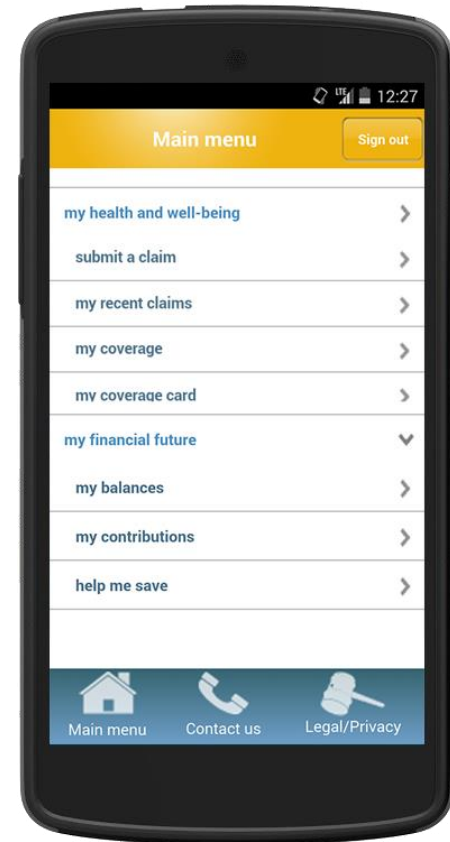
mysunlife.ca

- 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

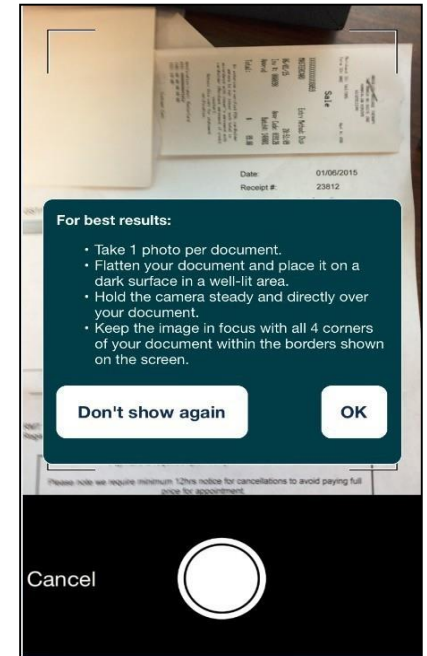
Include expense claim in submission

Add an expense claim

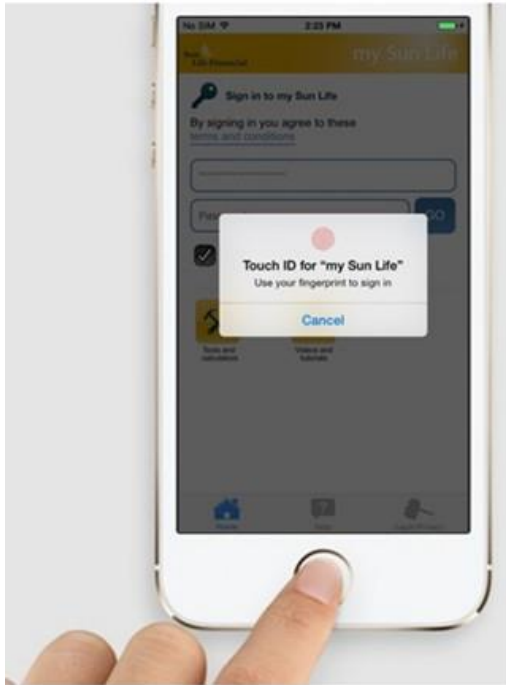
next

cancel

Main menu Contact us Legal/Privacy



One Touch and **Easy Access**



Touch ID for iPhone

Apple Wallet for iPhone

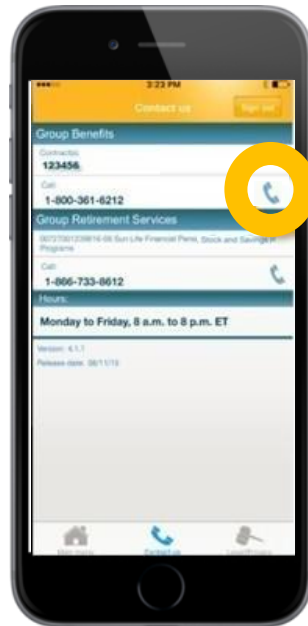


Continuing to make **access easier**

Mobile self-registration



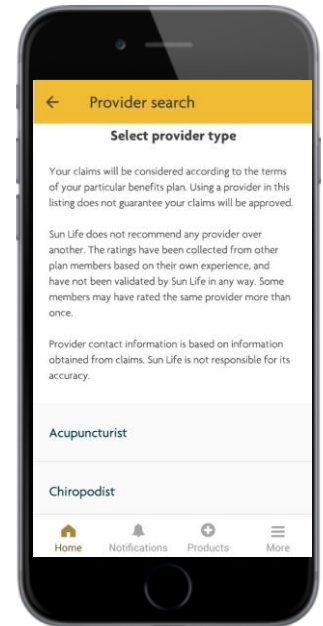
Click-to-Call with Auto-Authentication



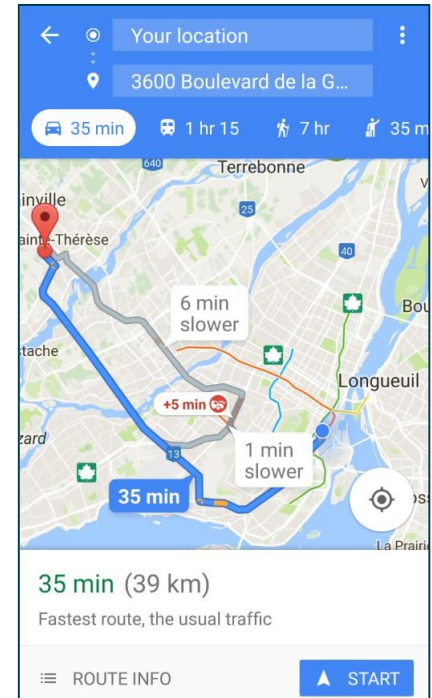
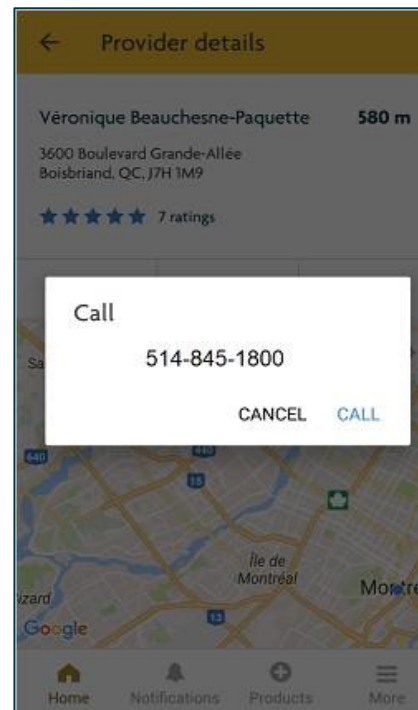
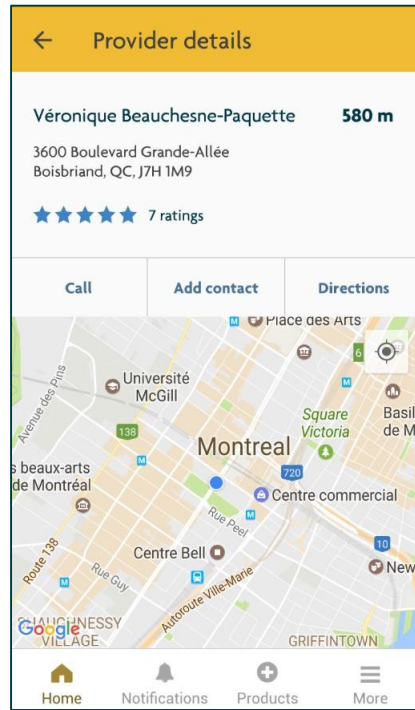
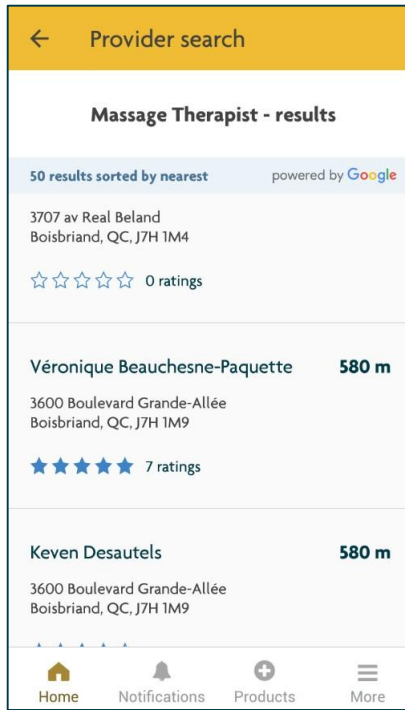
Drug look-up



Provider Search



Digital health – GPS provider search



Customer Care Center



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



