

P & B Times

News from the Pension & Benefits Office (askpb@yorku.ca)

November 2020 – ISSUE 71

The York University Pension Plan

2020 Year to Date Fund Rate of Return	
September	8.85%

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

Contacting Pension & Benefits

Please continue to contact the Pension & Benefits office by emailing askpb@yorku.ca. As a reminder, we also accept all documents electronically by emailing askpb@yorku.ca. **Please do not mail documents that you have emailed to us**. While we are working remotely, we action mail from Canada Post every two weeks. We can also be reached at 416-736-2100 extension 27572 between 9:00 am and 4:00 pm Monday to Friday.

2021 Pension Limits

The Government of Canada has announced the 2021 limits as follows:

Years Maximum Pensionable Earnings (YMPE)	\$61,600
Maximum pension plan contributions	\$29,210
Defined Benefit limit	\$3,245.56 per year of pension plan credited service

The Pension & Benefits office will be calculating the 2021 Additional Voluntary Contributions (AVCS) for those of you in the York University pension plan and an email will be sent to those eligible to make AVCs in 2021. We anticipate sending the email early December.

Maternity Leave and Record of Employment (ROE)

When going on a maternity leave, to receive the top up, if applicable, we require proof of employment insurance payment (EI). Due to processing timelines we require the proof of EI by the 5th of the month for you to be paid the top up that month. Proof of EI received after the 5th will mean your top up payment will be paid the following month. There are several steps involved to calculate the top up once the EI proof is received so please submit all paperwork on time to avoid having a payment delayed.

Out of Country Travel

Some plan members may be thinking about traveling this winter. It's important that you understand Out-of-Country coverage. This includes how it applies to COVID-19.

Travel advisories: The Government of Canada still has many travel advisories in place. They continue to advise Canadians to avoid **all non-essential travel outside of Canada**. The COVID-19 situation continues to change, and some borders could close.

Trip time limit: For anyone who leaves Canada, the standard trip time limit, if applicable, applies. Plan members need to check the benefit booklet available at <https://retire.info.yorku.ca/third-page/> to ensure your trip falls within these limits. There's no extension to the trip time limit, even if travel home is restricted.

COVID-19 coverage: Coverage covers medical emergencies, even those relating to an epidemic or pandemic. SunLife treats a medical emergency resulting from COVID-19 in the same way as any other medical emergency outside Canada. It's important for you to know your coverage details before committing to a trip abroad.

Lumino Health Virtual Care

SunLife will be sending emails to members, which SunLife has email addresses for, to educate them on Lumino Health Virtual Care. This is a service provided by SunLife. Members will receive one email per month for five months. Here is the email series.

Email #1 – Welcome email, outlining the benefits

Email #2 – Service details and sign up reminder

Email #3 – Four reasons to use Lumino Health Virtual Care

Email #4 – Did you know? Facts about Lumino Health Virtual Care

Email #5 – Range of healthcare professionals available on Lumino Health Virtual Care

The emails are set to start the first week of November and continue to March 2021. There is no cost to you to access the information on the Lumino health virtual care.

New way to submit digital Extended Health Care claims

SunLife has introduced a new way to submit digital Extended Health Care claims.

They are making it easier for plan members to submit receipts and other supporting documents for claims on mysunlife.ca.

On October 4, 2020, they started accepting more types of medical claims and documents online.

There are now more ways to submit claims digitally. With these changes, you can: Attach receipts and other supporting documents while completing the medical claims submission process. Attach additional documents to recently completed claims. This includes referrals and proof of payment, submit estimates and drug forms and submit documents requested by their Client Care Centre (CCC)

New Dental Administrative Practices

SunLife has now implemented new administrative practices beginning October 4, 2020. These changes were to take place earlier this year however due to COVID-19 the change was delayed.

What has changed? New dental administrative practices for certain examinations (exams) and desensitization services.

Recall examination vs. emergency/specific examination

A recall examination (exam) occurs when a patient returns to their dental provider for their regular appointment and receives a cleaning and an exam. A recall exam is different from an emergency or specific exam. An emergency exam occurs separately from a recall appointment when: a dental provider is required to check a patient's pain points or discomfort, and/or an infection in a localized area requires immediate treatment. A specific exam also occurs separately from a recall appointment. Sun Life pays for both emergency and specific exams but not as recall exams.

Desensitization with a routine hygiene appointment

During a hygiene appointment, a dental provider might apply a varnish to reduce sensitivity. There's no needle involved. Sun Life does not consider this eligible for an additional fee when claimed with scaling or root planning. They will decline the fee for desensitization if performed in conjunction with these services.

What does this mean for plan members?

Most plan members won't see any changes in your claim payments. However, if you do see a change, we encourage you to read your claim statement. You can refer to this statement for more details on our payment decisions.

Sleep Apnea Machine Claims

SunLife has provided notification to us for changes they are making January 2021. Effective January 1, 2021 they will no longer reimburse Continuous Positive Airway Pressure (CPAP) machines for anyone that has an Apnea-Hypopnea Index of under 15. This is in keeping with the Canadian Agency for Drugs and Technologies in Health guidelines.

Delisted Providers List

As a reminder please check the delisted providers list on the MySunLife website before proceeding with any service or supply that you would be unwilling or unable to pay for yourself. Sun Life continuously updates this list so it is important you check the list frequently. Once you have logged into the website go to the “Benefits centre” and the Delisted providers list is in the Take me to box on the right side of the screen. The link to the site is

https://www.sunlife.ca/ca/Support/Sign+in+help/my+Sun+Life?vgnLocale=en_CA

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
Leave of Absence	Four weeks before leave commences
Retirement	Three months before retirement date
Sabbatical	Three months before sabbatical

The Pension & Benefits office has access to the Sun Life member booklets that are available on our website at: <https://retire.info.yorku.ca/third-page/>

We **do not** have access to the extensive list of items not mentioned in the booklet. Members needing more information on specific benefits need to contact Sun Life directly to obtain information. Please log into the Sun Life member website and use the chat function or contact Sun Life at 1-800-361-6212. You will need the policy number of 014098 and your employee/payroll number. If a claim has been declined that you believe should have been paid, please contact Sun Life directly as the Pension & Benefits office **does not** have access to your confidential claim information.

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

For	Contact
Address changes for active employees	E-mail hrhelp@yorku.ca
Employment Letter	E-mail hrhelp@yorku.ca
T4's or ROE's for active employees	E-mail hrhelp@yorku.ca
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 http://sfs.yorku.ca/fees/waivers/
Personal Expense Reimbursement (PER)	Finance Department 416-736-5661
Vacation, Sick or personal credit questions	Your management supervisor, collective agreement or Standard Operating Procedure
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: http://retire.info.yorku.ca/second-page/retirement-planner/
Alumni and Employee perks	http://alumniandfriends.yorku.ca/
Investment advice	Contact a qualified Financial Advisor

How to contact the Pension & Benefits office:

E-mail 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
- York's Retirement Services: retire.info.yorku.ca
- York's HR Self Service – for pay advice, direct deposit, dependent and beneficiary information etc. 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 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.
