

Memo

To: **All York Employees and Retirees**

From: Dennis Stapinsky
 Director, Compensation, Pension and Benefits

Date: Thursday June 11, 2009

Subject: Assistance with Employee Benefit Claims

As you may know, effective December 1, 2008, Sun Life Financial became the benefits administrator for the York University health and dental plans. A commitment was made to employees and retirees that benefit levels under pre-existing plans would remain unchanged. Nonetheless, inevitably a change of this magnitude results in concerns being raised by some employees and retirees about difficulties with the processing of their claims. This is concerning to us. If you have been unable to resolve the concern with Sun Life Financial yourself, we ask that you contact your Pension and Benefits counselor immediately for assistance in resolving your concerns as quickly as possible.

Sun Life Financial and York University are committed to retaining your privacy therefore, for the Pension and Benefits office to obtain information regarding your concerns, a consent form will need to be completed. Your personal information is kept confidential by the Pension and Benefits office and by Sun Life Financial.

Sun Life Financial is working on the completion of member booklets which should be available this summer. In the interim the Great West Life booklets remain on the Human Resources and Employee Relations website at <http://www.yorku.ca/hr/> and can be referenced because the benefit levels remain the same except for changes made through collective bargaining since the production of the booklets in early 2008.

Please contact your Pension and Benefits counselor with any questions or assistance that you require.

Employee's Last Name Initial	Counselor	Extension	Email address
A - E	Margaret Crowe	20377	crowem@yorku.ca
F - L	Andreea Madaras	20702	amadaras@yorku.ca
M - R	Ida Condotta	20702	condotta@yorku.ca
S - Z	Peter Chakonza	20617	chakp@yorku.ca

Attached is a list of frequently asked questions with answers to assist you in understanding benefit processing.



Questions & Answers Employee Benefit Claim Processing

To assist employees and retirees, the Pension & Benefits Office has prepared the following questions and answers pertaining to the processing of employee health and dental benefit claims.

1. Where can I get an employee benefit claim form?

On the Pension & Benefits website at: <http://www.yorku.ca/hr/documents/index.html#TC> or in the Human Resources and Employee Relations Department (Reception area) in the East Office Building.

Claim forms can also be downloaded from the Sun Life member website at:
<https://www.sunnet.sunlife.com/member/signin/index.aspx?>

2. What is my member ID number which is required on benefit claims forms and when I access the Sun Life's Member Services website?

Your member ID number is your nine digit employee number. Your employee number is shown on each pay notification and is included on your Sun Life Benefit Card. If you are an active employee the nine digit number begins with a 1. If you are a retiree the nine digit number begins with a 9.

3. Where or how do I submit my claims?

Medical claims except for prescription drug claims made using a drug card must be submitted on a claim form. You can now submit your dental and vision expenses electronically through the Sun Life member website at: <https://www.sunnet.sunlife.com/member/signin/index.aspx?>

As an alternative, you can complete a claim form, attach the applicable receipts and mail the claim to:

Sun Life Assurance Company of Canada
PO Box 6076 Stn CV
Montreal QC H3C 4S3

Please note that vision claims are to be made on the Sun Life Extended Health Care Claim form.

4. How can I get my claims paid faster?

Sun Life's service standard for paying claims is up to five working days after receipt of the claim. You need to add the time it takes the mail to get the claim to Sun Life and for Sun Life to mail the payment to you. You can expedite the process by setting up direct deposit to your bank account so that Sun Life can deposit the benefit payment directly to your account. This can be done through the Sun Life member website at: <https://www.sunnet.sunlife.com/member/signin/index.aspx?>

5. When should I request a predetermination from Sun Life?

If your doctor or dentist is recommending an item or service that you are not willing to pay for without first knowing whether the item or service is covered by your benefit plan and/or how much of the expense will be reimbursed to you by the plan, then we recommend you request a predetermination be sent by your doctor or dentist to Sun Life. All items or services costing more than \$500 should be submitted to Sun Life for a predetermination prior to purchasing/receiving the service.

6. A predetermination has been submitted to Sun Life for major restorative dental work, for example, crowns and/or implants, and the amount eligible for reimbursement is not the full cost of the service. Why is the entire cost not covered?

Sun Life assesses each dental claim based on what is covered by the applicable York dental plan, using the following criteria to determine the amount of eligible reimbursement:

- Dental procedure codes that have been established by the Canadian Dental Association along with the Ontario Dental Association (ODA) fee guide. Some dentists charge more than

the ODA fee guide; however the maximum amount that is eligible for reimbursement under the York dental plans is based on the current ODA fee guide

- Dental services and supplies which represent reasonable treatment. Treatment is considered reasonable if it is recognized by the Canadian Dental Association, and it is proven to be effective
- York's plan will reimburse you for the reasonable cost of the least expensive alternate procedure that will obtain a professionally adequate result.

7. My doctor suggests that I have a test/procedure completed (eg. MRI); however there is a wait list. Can I go to a private clinic or to another country and have the expense reimbursed through the insurance company?

No. If the test/procedure is covered by OHIP then the expense will not be paid if you go to a private clinic or to another country to have it done.

8. How long does it take Sun Life to update their system once a benefit change has been negotiated?

Sun Life normally takes two weeks to update their system. If a negotiated benefit change is made retroactive to an earlier date, Sun Life will automatically review all claims back to the effective date to determine if additional payments are necessary.

9. I disagree with the amount Sun Life has reimbursed me for a claim I submitted. Who do I contact to discuss?

You should first contact Sun Life at 1-800-361-6212 to discuss the situation. Sun Life has access to the information that was submitted and can explain why the claim was assessed at the level of payment provided to you. If you would prefer York's Pension and Benefits Office to assist you with your claim inquiry, we require a consent form signed by you in order to begin the process. Sun Life and York University are committed to retaining your privacy; therefore we are only able to access your information if we have the completed consent form. The consent form can be obtained through your Pension & Benefits Counselor:

Employee's Last Name Initial	Counselor	Extension	Email address
A - E	Margaret Crowe	20377	crowem@yorku.ca
F - L	Andreea Madaras	20702	amadaras@yorku.ca
M - R	Ida Condotta	20702	condotta@yorku.ca
S - Z	Peter Chakonza	20617	chakp@yorku.ca