

## **Sun Life Financial (Sun Life) Benefit Adjudication**

Effective December 1, 2008, Sun Life became the health and dental benefits carrier for active employees, their dependants and retirees and their dependants. Formerly the benefit carrier was Great West Life (GWL). The University made a commitment to maintain the level of benefits coverage with Sun Life.

Sun Life has identified a number of GWL practices which vary from normal adjudication processes. We are taking this opportunity to communicate what has been determined to date along with answers to some frequently asked questions.

### **Claims that have not been processed by Sun Life**

The Pension & Benefits office was advised by GWL that they would process all claims received prior to December 5, 2008. We understand that this did not occur and claims were instead forwarded to Sun Life by GWL. There are some claims that Sun Life has not received. If you submitted a claim to GWL after November 15, 2008 and have not yet received payment please obtain duplicate receipts, or photocopies if you have them, and submit the claims to Sun Life for processing. We apologize for the inconvenience.

### **Identification cards**

A paper card was provided to individuals that included the GWL policy number and member/retiree identification number. This card provided **information only** and could not be used for any other purpose. We are in the process of obtaining an updated card with the Sun Life policy number (14098) and it will be sent to you. This card also provides **information only** and can not be used for any other purpose. You may also obtain a card on the Sun Life member website. The link is: <https://www.sunnet.sunlife.com/member/signin/index.aspx?>

### **Privacy**

Sun Life has stricter security with respect to benefit information. For example, when your dentist submits a predetermination to Sun Life the results are sent to the employee/retiree only. The dentist's office does not require a copy of Sun Life's review of the predetermination as it is the decision of the employee/retiree to determine if they would like to proceed with the work suggested by the dentist.

### **Contacting Sun Life**

In the event you have a question with respect to benefits coverage or claim processing please contact Sun Life as we are unable to obtain information on your behalf due to privacy. If after you have spoken to Sun Life and you still require our intervention, we will require a copy of your Explanation of Benefits so that we can review the information and assist you.

If you are phoning Sun Life there are a number of different ways to speak to an individual in their call centre. The phone number is **1-800-361-6212**. Press 1 for English or 2 for French. There are then three options:

**Press 1:** If you know your access ID and password that you use on the member website

**Press 2:** Code your contract/policy number (14098) and ID (nine digit payroll or retiree number)

**Press 3:** If you do not know the contract/policy number and ID

### **Sun Life benefit booklets**

The Pension & Benefits office is currently working with Sun Life to develop benefit booklets however it will take a number of months before they are available. In the interim the GWL booklets are still available on the Pension & Benefits website as the benefits remain the same. The benefit information can be found at:

<http://www.yorku.ca/hr/services/employees/benefits.html>

### **Assignment of Benefit Payments to Practitioners**

As communicated in late December, the Pension & Benefits office became aware that some employees and retirees had been assigning benefit payments directly to a provider. Since the University had not entered into a contractual agreement with these providers to allow this assignment, this is not an acceptable practice. The Pension & Benefits Office instructed Sun Life to make payments directly to the employees or retirees based on their submission of claims, and not to pay these providers directly. Letters were sent to the known providers informing them of the change. If we become aware of other providers following this practice, a letter will be sent to them as well. See

<http://www.yorku.ca/hr/documents/Assignment%20of%20Payment%20to%20Benefit%20Providers.pdf> for the list of the providers who were notified.

**Please note:** Dental offices may continue to receive payments directly from Sun Life.

### **Chiropodists Claims**

GWL had been paying for the services of a chiropodist under the podiatrist benefit even though there was no coverage for chiropodists. The Pension & Benefits office has reviewed the services performed by a chiropodist and have instructed Sun Life to pay claims which are medically necessary. The podiatrist maximum will apply.

### **Osteopath Claims**

Sun Life's practice is not to cover the services of a practitioner with a Diploma in Osteopathic Manual Practice (DOMP) because they are not licensed practitioners. GWL had been covering these practitioners under the osteopath benefit. The Pension & Benefits office reviewed the difference between a Doctor of Osteopathic Medicine and a practitioner with a Diploma in Osteopathic Manual Practice and has instructed Sun Life to pay claims performed by practitioners with the DOMP designation under the osteopath benefit.

### **Dental Predeterminations Completed by GWL**

There have been a few instances where GWL had provided a dental predetermination which indicated a level of benefit reimbursement that contradicts the intended level of benefit coverage. Sun Life has been instructed to pay the claim at the level indicated in the GWL predetermination; however any further claims will be adjudicated at the intended level of benefit coverage. Sun Life will provide notification of this to those individuals affected.