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 that since this newsletter is distributed to different groups with different entitlements, for example former employees no longer have benefits, that all articles may not pertain to you and your situation.

York University Retirement Planner

York University Retirement Planner (YURP) is a web-based retirement planning tool. YURP is available to all active and deferred plan members that were in the plan as of December 31st of the prior year. Members can review balances at the prior year end, project future pensions, and access prior Annual Statements.

The balances and information provided on YURP are based on the prior year end and do not contain current year information. The reason for this is that account balances are updated on an annual basis and member information is reviewed and validated.

YURP provides a tool to members to estimate monthly pension amounts for any retirement date following the attainment of age 55 up to the December in which they turn 71. This information can be useful in financial and future planning. Members can make a variety of assumptions, such as projected annual rate of return and salary, which will impact the projected values.

Please note that all projected amounts are estimates only and they are based on the assumptions that are selected. If members are seriously thinking about retiring please contact the Pension and Benefits Office to receive a formal set of pension options. In the event of calculation error, the terms of the York University Pension Plan shall apply.

Annual Pension statements from December 31, 2006 onward are available for viewing or printing on YURP. Starting in 2011, the December 31, 2010 pension statements will not be printed but will be available only through YURP. Further details will be communicated.

Accessing YURP is simple and can be done through links on the York University Pension & Benefits website or directly at www.yorku-ret.ca. To login you will need your employee (payroll) id and password. If you have forgotten your password or have not received one and have an email address on file, you can click on the “forgot your password” and follow the instructions to have your password reset. Please contact your Pension and Benefits Counsellor using the contact information provided below if:

- YURP does not have an email address for you,
- The email address shown by YURP is incorrect or
- You do not receive your password within 24 hours.

Once you have received your password, go to the YURP link on the Pension web page once again and enter your York Employee Number and password. The "Welcome Page" will appear with information and links to the planning tool, and to change your password. The password provided by YURP should be changed immediately and can be changed on the “Password” tab.

For more information and detailed log in instructions visit the Pension and Benefits website and follow the links to YURP.
Reviewing your Benefit Information

Did you know that employees can verify their benefit coverage and the dependants they have on file through the York Employee Self Service System (YESSS). To log onto YESSS you will need your employee (payroll) id and password. Passwords can be obtained or reset through UIT. Once you have logged onto YESSS just follow the links through the Main Menu, Self Service. Under Benefits Information employees can review their current level of coverage in Health Care Summary. This page will show the various plans (Dental, Major Medical, and Vision) and the level of coverage (single or family). You can access who is covered under each plan by clicking the link. Another item in the benefits area is Dependants and Beneficiaries Coverage. From this page you will be able to review all dependants and beneficiaries you have on file. This information should be reviewed and the Pension and Benefits Office notified of any changes or additions.

Benefit enrolment and change forms can be found at the Pension and Benefit website (www.yorku.ca/hr/services/employees/benefits.html)

New Dependant information

There has been a recent change in requirements for new hires or those adding new dependents. When submitting the Benefit Enrolment and Change form proof of relationship will have to be attached to the form before the dependant(s) can be added to benefits. Dependant(s) will be added effective the date the necessary proof has been received. The following documents will be accepted:

- If married:
  - Copy of Marriage certificate
  - Copy of mail with same address as employee
- If common law:
  - Copy of drivers license with same address as employee
  - Copy of mail with same address as employee
- Children:
  - Copy of birth certificate
  - Copy of baptismal certificate
  - Copy of mail with same address as employee

Meet a Pension & Benefits Team Member

Shayne Dunkley, Pension Administration Analyst

Shayne joined the Pension & Benefits team in 2007 with the conversion of the Pension System. He has Bachelors of Arts in Political Science from Trent University and subsequently worked there for 3 years. He brings a diverse background with strong analytical skills. While most of his work is behind the scenes, many may recognize his name from resetting their password for the York University Retirement Planner (YURP).
Orthotic Coverage

As communicated in the memo sent out to employees dated June 28th, there is an updated requirement when submitting claims for orthotics. This applies to employee groups that have orthotic coverage under their benefit plan.

In an effort to streamline the adjudication process and identify eligible claims earlier, please ensure you provide Sun Life with a detailed lab invoice and a prescription/referral from a medical practitioner at the time the claim is submitted. This detailed lab invoice should include an itemized breakdown of the raw materials used, their cost and any other associated costs incurred to manufacture the custom made orthotics.

A prescription/referral from a medical practitioner is required each time to have this claim covered under your benefit plan. Please ensure all of the above information is submitted to ensure timely approval of your claim.

For more information please visit our website: http://www.yorku.ca/hr/documents/Orthotic_Claim_Adjudication.pdf

Funding Relief

In June 2009, the Ontario government introduced solvency funding relief for Ontario registered pension plans. In spite of this the relief measures provided did not address the funding needs of the broader sector employers such as universities.

The 2010 Ontario budget announced that it would consider providing solvency funding relief tailored to the university sector. On August 5, 2010, the government announced that it is moving forward with relief specifically formulated for Ontario universities.

Through amendments to the Ontario Pension Benefits Act regulations, universities will be provided with a two-stage temporary relief regime. The first stage will provide universities with a three-year temporary relief period. During this first stage, universities will be required to formulate and present to the government a plan setting out how to manage and preserve the sustainability of their pension plans.

York University is reviewing what this means to our plan and its members and will communicate to the community as we obtain more details.

Questions & Answers

Q. What is my Group Life Insurance coverage and does it continue after retirement?

A. For most employee groups, employees will be covered for a life insurance benefit equal to three times their annual earnings, rounded to the next highest $1,000. The maximum benefit is $600,000.

If they elect to continue to work beyond your normal retirement date, the life insurance benefit reduces to one times their annual earnings. Normal retirement is the July 1st coincident with or following your 65th birthday.

Your coverage will end when you retire. Coverage may also end on the earlier of the following dates:

- The date the group contract ends.
- Age 71 regardless if you continue to be employed.

If your Life coverage ends, you may apply to convert the group life coverage to an individual Life policy with Sun Life without providing proof of good health.

The request must be made within 31 days of the reduction or end of the life coverage. There are a number of rules and conditions in the group contract that apply to converting this coverage, including the maximum amount that can be converted. Information will be provided on retirement and termination.

If you have a comment, question or a suggestion for P&B times, please email pbtimes@yorku.ca. Please ensure your question or comment is of a general nature. For more specific questions, please contact your Pension & Benefits counsellor.
Need More Information?

Information provided in this newsletter is of a general nature, should you require further information that specifically pertains to you please contact your Pension & Benefits Counsellor as listed in the chart below.

In the event the information contained herein conflicts with the applicable contract, policy or guideline, the terms of the contract, policy or guideline will prevail.

<table>
<thead>
<tr>
<th>Employee's Last Name Initial</th>
<th>Counsellor</th>
<th>Extension</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>A to E</td>
<td>Margaret Crowe</td>
<td>20377</td>
<td><a href="mailto:crowem@yorku.ca">crowem@yorku.ca</a></td>
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<tr>
<td>G to L</td>
<td>Andreea Madaras</td>
<td>20702</td>
<td><a href="mailto:amadaras@yorku.ca">amadaras@yorku.ca</a></td>
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<tr>
<td>M to R</td>
<td>Yvonne Rego</td>
<td>33912</td>
<td><a href="mailto:yrego@yorku.ca">yrego@yorku.ca</a></td>
</tr>
<tr>
<td>F, S to Z</td>
<td>Peter Chakonza</td>
<td>20617</td>
<td><a href="mailto:chakp@yorku.ca">chakp@yorku.ca</a></td>
</tr>
</tbody>
</table>

Here are just a few websites you can access to gain more information:

York’s Pension & Benefits Office:  [www.yorku.ca/hr/units/cpb/pensionbenefits.html](http://www.yorku.ca/hr/units/cpb/pensionbenefits.html)
York’s Employee Self Service:  [www.yorku.ca/hr/services/employees/yesss/index.html](http://www.yorku.ca/hr/services/employees/yesss/index.html)
York’s Retirement Planning Centre:  [www.yorku.ca/retire](http://www.yorku.ca/retire)
Sun Life’s Plan Member services:  [www.sunlife.ca/member](http://www.sunlife.ca/member)
York University Retirement Planner:  [www.yorku-ret.ca](http://www.yorku-ret.ca)