



UBCbenefits viewpoints

Winter 2023

A Newsletter for UBC Retiree & Survivor Benefit Plan Members



Welcome to the winter edition of *Viewpoints*, where we feature the following information for RSB plan members:

- 2024 Sun Life Rate Changes
- 2023 Annual Premium Statements
- Employee & Family Assistance Program (EFAP) update
- Demystifying Dental Fees and Claims

As we near the start of a new year, we wish you and yours all the best for the rest of 2023. Stay safe and healthy!

2024 Sun Life rate changes

Each year, the Sun Life Extended Health and Dental Care plans are reviewed with UBC's Benefits Consultants to determine the appropriate premium rates to support claim costs expected for the upcoming year.

The following tables outline the required adjustments to the Extended Health and Dental Care plan premium rates, effective **January 1, 2024**. The renewal rates are based on analyzing 12 months of past claims experience (July 1, 2022 to June 30, 2023) while incorporating ongoing inflation.

Dental Plan	Current 2023 Monthly Rates	New 2024 Monthly Rates, Effective Jan. 1, 2024	Adjustment
Single	\$52.18	\$56.88	+9%
Couple	\$104.36	\$113.76	+9%
Family	\$155.02	\$168.98	+9%

Extended Health Plan	Current 2023 Monthly Rates	New 2024 Monthly Rates, Effective Jan. 1, 2024	Adjustment
Plan 1 (LTM* \$15,000)			
Single	\$44.02	\$52.82	+20%
Couple	\$88.04	\$105.64	+20%
Family	\$88.04	\$105.64	+20%
Plan 2 (LTM* \$50,000)			
Single	\$114.32	\$120.04	+5%
Couple	\$228.64	\$240.08	+5%
Family	\$228.64	\$240.08	+5%
Plan 3 (LTM* \$200,000)			
Single	\$92.21	\$97.74	+6%
Couple	\$184.42	\$195.48	+6%
Family	\$184.42	\$195.48	+6%

*LTM = Lifetime maximum

2023 Annual Premium Statement

Annual Premium Statements (formerly referred to as "Tax Receipts") are issued to retirees who pay their own Extended Health and/or Dental Care premiums.

The Annual Premium Statements will be mailed to RSB members by February 2024.

If you do not receive the statement by **March 15, 2024**, please contact the RSB team at **604-822-4580**.

Extended Health Claims Deadline: December 31, 2023

Any extended health claims incurred in **2022** must be received by Sun Life by **December 31, 2023**.

You can obtain the extended health claim forms from the UBC HR website ("Making an RSB claim") or by calling 604-822-4580 to have paper copies mailed to you. Please note all extended health claim forms along with your original receipts should be submitted to Sun Life's Waterloo address: **PO Box 2010 Stn Waterloo, Waterloo ON N2J 0A6**.

You can also submit your claims online at **mysunlife.ca**, or via Sun Life's mobile app.

Dental Claims are due one year after you incur the dental expense.

How to submit Extended Health or Dental claim online

1. Login to **mysunlife.ca** or the **mySunLife app** using your Access ID. If you don't have an Access ID, click on "Register now" at **mysunlife.ca** or contact Sun Life at 1-800-361-6212 to sign up.
2. Under the Benefits section select "Submit a claim" option to submit your eligible expenses.
3. Select the particular e-claim you wish to submit (medical or dental).
4. Complete the information requested and submit it online.



Scan to access
mysunlife.ca

TELUS Health is our EFAP provider

Our Employee and Family Assistance Program provider (EFAP) has officially transitioned from LifeWorks to TELUS Health. The EFAP platform is now called TELUS Health One.

If you have signed up for EFAP, you will continue to have access to the same services, functionalities, and short-term counselling professionals as before. The phone numbers,

app, web platform, username and password used to access remain the same.

If your device settings are set for automatic app updates, the LifeWorks app will update to the "Health One" app.

Interested in accessing EFAP? Contact the UBC RSB office to learn more.

Demystifying Dental Fees and Claims

In this article, we demystify dental fees and how your reimbursement claim costs are set. While it's important to discuss treatment options and costs with your dentist, these important facts about dental fees will be helpful to have before you have the conversation.

What is the Dental Fee Guide and how does it affect your plan?

The British Columbia Dental Association (BCDA) produces an annual suggested fee guide for dentists in BC which comes out on February 1 of each year. This document outlines over 1,400 dental codes and code descriptors that relate to specific dental procedures. It also provides suggested fees that serve as a guide only; dentists are not required to follow the guide or any fee schedule. For the past two years, the average increase in dental fees has been higher than ever, 7.35% in 2022 and 5.99% in 2023.

Most dental plan providers base the maximum dental claims reimbursement amounts on the suggested fees in the dental fee guide. Dental plan policies can base the claims reimbursement on a fee guide from a previous year such as the 2021 dental fee guide or the current fee guide.

The UBC RSB program's dental plan reimburses claims based on the current year's BCDA fee guide for general practitioners. If your dental office charges more than the guide, you will be responsible for the additional cost. If you receive dental services from a dental specialist, Sun Life reimburses based on the BCDA fee guide for general practitioners, plus 10%. You are responsible for any amounts not covered by the UBC Dental Plan.

A print copy of the suggested fee guide can

be found in main public libraries — this is the same print copy sent to all dentists in BC. The BCDA does not produce an electronic version of the fee guide for the public or its members. If you have questions related to a specific code, you can inquire with your dentist directly, or contact BCDA at 604-736-7202.

How to reduce additional costs

1. Talk to your dentist. Discuss all your treatment options and associated costs before proceeding. (Read on to learn what you need to do for recommended dental care procedures in excess of \$500.)
2. Ask if your dental office follows the suggested fee guide. A dental office may bill some or all codes based on the suggested fee guide. Check with the dental office and ask for an estimate before proceeding with treatment.
3. Get a predetermination for recommended dental work prior to receiving treatment. For dental care procedure(s) in excess of \$500, you must obtain a predetermination from Sun Life before you start treatment. (More information on this process below).

How do I make a dental claim?

Many dental offices will submit claims for your dental procedure(s) directly to Sun Life. You will need to provide your dentist with your UBC Group Number 020605 and your Member ID seven-digit UBC employee number.

If your dentist does not submit claims on your behalf, you can submit a claim yourself using the Dental Claim form hr.ubc.ca/benefits/files/sunlife_dental_claim_form_rsb.pdf (or scan the RSB Dental Claim form QR code, on this page).

illustrate the recommended services. If the supporting information is not included, it may result in delays or Sun Life may decline to reimburse for the dental procedure.

Once the review process is complete, Sun Life will send you a Claims Statement outlining what part of the cost is covered by the plan and what you will have to pay. Provide the Claims Statement to your dentist's office to start the treatment.

Does your dental treatment cost over \$500? Here is how to get a predetermination

For dental treatments over \$500, Sun Life requires a predetermination. Please ensure you complete this process, so you and your dentist know what will be reimbursed under the dental plan.

Begin by asking your dentist to complete the Dental Claim form, detailing the dental procedure(s). Your dentist can send this form to Sun Life for you by email or regular mail. Your dentist should include supporting information (e.g., X-rays or pictures) to

RSB Information

RSB Policy/Contract Number: **020605**

Sun Life Member ID: your employee ID

Contact Sun Life: **1-800-661-7334 or 1-800-361-6212**

Visit hr.ubc.ca/rsb for:

- Extended health or dental claim info
- Claim forms
- Sun Life RSB Policy Booklet
- Q&A

Emergency Travel Assistance

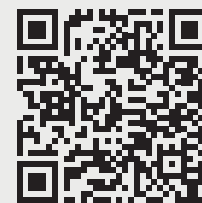
Global Excel Management (formerly Allianz Global Assistance)

Canada and the US: **1-800-511-4610**

Rest of the World: **1-519-514-0351**

Please note: All invasive or investigative procedures (such as surgery, angiogram, MRIs) when travelling must be pre-approved by GEM, except in extreme circumstances. Members have 30 days to submit claims upon returning home.

Important dental plan links



RSB Dental claim form



More information about RSB coverage

Viewpoints is a publication from UBC Human Resources and provides consumer benefits and health information to UBC retirees on a semi-annual basis.

For enquiries about the RSB program, contact:

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You are receiving this newsletter because you are enrolled in one or more UBC Retiree Benefits plans. If you wish to change your mailing address, please contact Kat Maihara.

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For more information about RSB benefits, visit hr.ubc.ca/rsb.