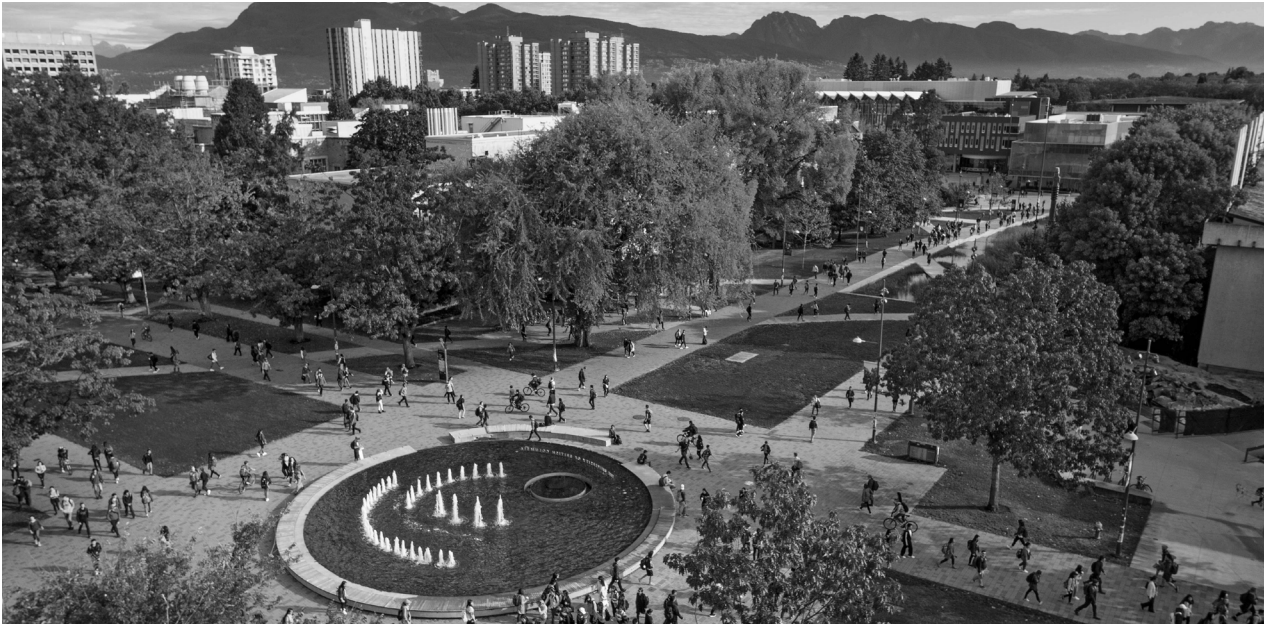




# UBCbenefits viewpoints



Welcome to the summer edition of *Viewpoints*, where you will find the following features for Retirement and Survivor Benefits (RSB) plan members:

- Information on the Canada Dental Care Plan
- Perks and discounts through Lumino Health
- Tips to avoid scams
- T4A replaces the RSB Annual Statements



See the online edition of Viewpoints, and review past editions by scanning the QR code

## Don't forget your Emergency Medical Assistance coverage

The Retirement and Survivor Benefit (RSB) Extended Health Plan provides emergency medical care while traveling outside of your province/country. In the case of an emergency, you or someone with you must call Global Excel Management before receiving medical care.

As Sun Life's travel benefits provider, Global Excel Management will guarantee or advance payment for eligible medical care. If you are travelling outside of BC but within Canada (except Quebec) and need emergency medical assistance, present your BC Service Card/Care Card and the health care provider will bill BC's Medical Services Plan (MSP). If you are travelling in Quebec, you may be required to pay for your medical services and seek reimbursement later from MSP.

### Emergency Medical Coverage details

Global Excel Management is available 24 hours a day, 7 days a week.

- In the USA and Canada, call 1-800-511-4610
- From anywhere else call 1-519-514-0351 call collect through an international operator
- Fax: 1-519-514-0374

Information you need when contacting Global Excel Management:

- Policy number: 020605
- Member ID: 7-digit UBC employee ID

### Important information about your coverage

- All invasive or investigative procedures (such as surgery, angiogram, MRIs, etc.) must be pre-approved by Global Excel Management, except in extreme circumstances.
- You are covered for the first 90 days of travel. However, if you are hospitalized within this period, the 90-days limit may be extended if transportation would endanger the life of the patient.
- Visit Sun Life's website at [mysunlife.ca](https://mysunlife.ca) for more details about your Travel Benefits coverage or to print an additional Travel Card.
- Remember, you have 30 days to submit your claim upon returning to your home province. 100% of the cost of covered emergency services will be paid after your deductible is paid.
- Emergency travel assistance claims will apply towards your lifetime maximum.
- As this is an emergency medical travel assistance program, the plan does not cover flight cancellation, flight delays, luggage loss, theft or loss of documents or trip interruption, which is typically available under a travel insurance plan.

We wish you safe travels this summer season!



Learn more about your coverage by scanning the QR code or visiting: [hr.ubc.ca/emc](https://hr.ubc.ca/emc)

## Summer 2024

A Newsletter for UBC Retiree Benefit Plan Members

## 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

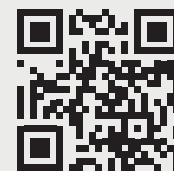
Visit [hr.ubc.ca/rsb](https://hr.ubc.ca/rsb) for:

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

## Workday Access

As an RSB member, you can use Workday to make changes to your personal profile. This includes changes to your mailing address, your contact information, and your banking information. Log in using your Campus Wide Login (CWL).

For assistance with CWL, contact the Integrated Service Centre (ISC) by calling 604-880-8200 for UBC Vancouver or 250-807-6163 for UBC Okanagan. You can also access Workday and the ISC by scanning the QR codes below with a smartphone.



Log into Workday



Contact the ISC

## Employee & Family Assistance Program EFAP)

The Employee & Family Assistance Program (EFAP) is available to members who are enrolled in the program. EFAP is a confidential and voluntary short-term support for resolving retirement, health and life issues.

Services include in-person or online clinical counselling, consultations with experts, self-guided programs and assessments. A wide range of services are available such as retirement, legal issues, personal relationships, financial planning, money management and wellbeing.

If you are enrolled, call 1-866-424-0770 to book your appointment or visit UBC TELUS Health One, log in with the company code: **ubc** and then your CWL.

Learn more about the coverage by scanning the QR code or visiting [hr.ubc.ca/rsb/EFAP](https://hr.ubc.ca/rsb/EFAP)



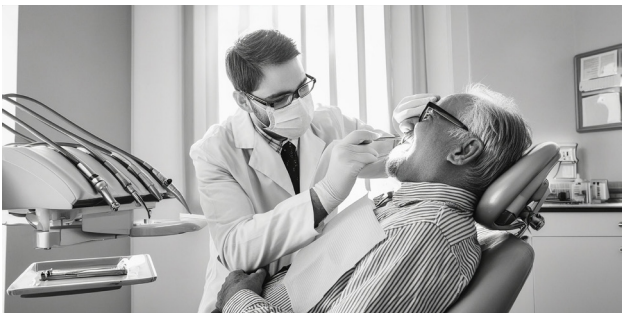


# Canadian Dental Care Plan

In the 2023 federal budget, the Government of Canada announced its plan to expand the Canadian Dental Care Plan (CDCP) to more Canadians. Coverage for residents 65 and older who have a net family income of less than \$90,000 and have **no access to dental insurance or coverage** will be able to apply for the CDCP.

As of May 2024, the CDCP is now available for eligible Canadians 65 and older. Please visit the Government of Canada’s CDCP website for more information including the Dental Benefits Guidelines.

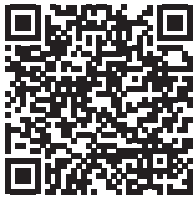
If you are considering joining the CDCP, contact your dentist to see if they will be participating in the CDCP. It is not mandatory for all dental providers to opt in to the program. Carefully determine whether your current RSB dental plan or the CDCP would be a better option for you. Coverage may differ



significantly and some CDCP clients may have to pay additional fees and co-pay for dental services.

A reminder: If you terminate your RSB coverage, you will not be able to re-enrol at a future date.

Scan the QR code with your mobile device to visit the CDCP website. **www.canada.ca/en/services/benefits/dental/dental-care-plan.html**



# Bail Money Scam or Grandparent Scam

In North America, one of the most common types of fraud is scams that prey on the love and concern a grandparent has for their grandchild or close family member. With these scams on the rise, we wanted to share some helpful information to help you avoid becoming a victim.

## How does the scam work?

You might receive a call from someone claiming to be a lawyer, police officer or government official or as your grandchild, niece or nephew. The caller will create a sense of urgency, for example, they will exclaim that there has been a car accident or someone is in jail and they urgently need money.

These scams can be quite sophisticated. They may ask you not to tell family members or anyone including a bank teller. They may send an “official” to your home to pick up the money, courier it out of province or e-transfer the funds. They will pressure you to act fast along with confusing instructions which can make it hard to focus and rationalize what is happening.

## What do I do if I get a call?

If you are suspicious: do not provide any information and disconnect the call.

Call your grandchild, niece or nephew and another family member or person you trust to ensure they are safe.

If the scammers have your address and sending someone to your home to pick up the money or you feel your immediate safety is threatened in any way, please call 9-1-1 to report a fraud in progress.

If you did not lose money: contact the Canadian Anti-Fraud Center at 1-888-495-8501 or online. If you have lost money, you can call the police non-emergency number to report the issue.

Scan the QR code with your mobile device or visit **antifraudcentre-centre-antifraude.ca/** to learn more about the Canadian Anti-fraud Centre



# Extended Health Plan lifetime maximum

Your lifetime maximum is the total dollar amount that Sun Life will pay out for your extended health benefits based on your plan. Each person covered under your extended health plan has their own lifetime maximum.

If you or your dependent reach the maximum lifetime benefit limit of your plan, Sun Life will no longer pay for that service. You will be responsible for paying the remainder of the bill yourself.

UBC reviews the lifetime maximums semi-annually with Sun Life. If you or your covered dependents have reached the lifetime maximum before one of our reviews, please notify UBC immediately. It is important for you

to check with Sun Life if you think you have reached the lifetime maximum, so you are not charged premiums for coverage you no longer have. The RSB plan will not reimburse the monthly premiums you have paid prior to being informed of the lifetime maximum being reached.

If you have reached the lifetime maximum, you can determine whether you will continue or cancel your dependent’s coverage. You will have 90 days from the plan termination to submit outstanding claims by mail.

Please visit the RSB website (Scan the QR code or use **hr.ubc.ca/rsb**) to learn more.



# Perks through Lumino Health

Lumino Health (which is part of our benefits provider, Sun Life) provides access to the right healthcare or professional services through your smartphone or computer. Find and book appointments with over 150,000 health professionals, some offer virtual visit options.

Discover health resources and offers from a wide range of companies by visiting the Lumino Resources & Offers for exclusive discounts: **luminohealth.sunlife.ca**

# Tax information: T4A

As a result of the new Canadian Dental Care Plan (CDCP), it is now mandatory for UBC to report whether a retiree and any of their family members were eligible to enrol in or are enrolled in the RSB Dental Plan through UBC. The RSB Annual Statement, issued in previous years, has been replaced by T4As and will now be issued by UBC’s Financial Services Department.

Please notify the RSB office of a change in address, phone number or email address to ensure you receive this important document.

# HSBC Canada transitions to RBC

On March 28, 2024, Royal Bank of Canada (RBC) announced the completion of their acquisition of HSBC Bank Canada.

If your bank institution was HSBC Bank Canada and your monthly premiums were setup to be withdrawn from your bank account, please provide a void cheque or banking information of your new bank institution to the RSB office.

*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:

Kat Maihara | 604-822-4580  
kat.maihara@ubc.ca

Human Resources  
600-6190 Agronomy Road  
Vancouver, BC V6T 1Z3

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. The information contained in the *Viewpoints* newsletter is for information purposes only; it is not a contract. In the event of a discrepancy between the information in *Viewpoints* and the applicable contracts/documents and/or governing legislation, the applicable plan contracts/documents and/or governing legislation will apply. For more information about RSB benefits, visit **hr.ubc.ca/rsb**.