



Understanding your UBC Sun Life Retirement & Survivor Benefits (RSB) Plan

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Today's Benefits Presentation

- Overview of the UBC Sun Life RSB plan
- Out of province/country emergency medical coverage
- Employee and Family Assistance Program (EFAP)
- Eligibility and Enrollment Process
- Life Insurance Conversion





- Prescription drugs, medical supplies and equipment, massage/physio therapy included
- Emergency Medical Assistance coverage (90 days)
- \$200,000 LTM (lifetime maximum) per person
- \$1,000 annual deductible (single/couple/family)

RSB
Extended Health



- \$1,500 annual maximum per person
- 70% Basic procedures
- 50% Major procedures

RSB
Dental Care



- Confidential and voluntary counselling service
- Offers counselling on retirement transition (financial and investment matters)
- Access Center is available 24/7 in multiple languages and platforms

RSB
Employee & Family Assistance Program

Comparison of Current vs Retired Sun Life Plan

Extended Health	Current Faculty Coverage	RSB Coverage
Annual Deductible	\$25 per single/family	\$1,000 per single / family
Lifetime Maximum	\$2,000,000 / person	\$200,000 / person
Vision Care	Yes	No
Hearing Aid	Yes	No
Foot Orthotics inserts	Yes	No
Psychologist	\$3,000 / year	\$100 / year
Physiotherapy and Massage Therapy	combined max \$1,000/year	combined max \$250/ year
Travel	365 days / trip	90 days / trip

Dental	Current Faculty Coverage	RSB Coverage
Annual Maximum	None	\$1,500 / person
Basic	100%	70%
Major	70%	50%
Orthodontic	65% (max \$3,000)	No

<https://hr.ubc.ca/benefits/benefit-plan-details/retirement-survivor-benefits/comparing-plans-current-and-retired>



Emergency Medical & Travel Assistance

- Access to emergency travel assistance partner, Global Excel Management (GEM)
- 24 hours a day, 7 days a week
- Provide your policy and member ID
- Refer to physician, pharmacist and medical facilities
- Facilitate payments to a hospital or medical provider
- Translation services to help you communicate with local medical personnel
- 90 days out of province/out of country coverage

An **emergency** means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.

TRAVEL CARD

MEMBER'S NAME	
GROUP CONTRACT No.	MEMBER ID No.




TRAVEL CARD

If you need any medical assistance, contact Global Excel Management (GEM) immediately. (This is a requirement of your plan.)
Physicians and hospitals can call to confirm benefits and arrange direct payment.

24/7 assistance <http://www.globalexcel.com/sunlife>

In the USA and Canada, call: 1-800-511-4610

From anywhere else: 1-519-514-0351

Call collect through an international operator.  GlobalExcel



Employee & Family Assistance Program (EFAP)

- A confidential and voluntary counselling support service that provides help to resolve wide range of **Employee & Family Assistance Program (EFAP)** personal, work, health or life issues
- EFAP provides short-term counselling
 - Health and Well-Being
 - Relationships
 - Family
 - Finance
 - Legal
- EFAP is provided by TELUS Health (formerly known as LifeWorks)
- TELUS Health is open 24/7/365 with counselling services available in multiple languages and different formats such as in-person, phone, video, web or mobile app

To access TELUS Health, call **1-866-424-0770** or First Chat (an instant online chat service accessible through your computer or mobile device)

For more information, visit [EFAP](#).



Monthly Premiums Rates

	Extended Health	Dental	EFAP
Single	\$ 97.74	\$ 56.88	\$ 4.00
Couple	\$ 195.48	\$ 113.76	\$ 4.00
Family	\$ 195.48	\$ 168.98	\$ 4.00

Premiums are 100% paid by the plan members



ELIGIBILITY & ENROLLMENT in the RSB Plan

- Must be enrolled in the UBC active benefits plan
- Leaving or retiring from UBC and 55 years of age or older
- Enrollment process
 - Through Workday
 - Retiree status added
 - Active benefits plan ends when you access your Pension benefits
 - Enroll within 31 days of the active benefits termination
- **Contact Kat Maihara - RSB Administrator for assistance with enrollment**



Email: kat.maihara@ubc.ca

Phone: 604-822-4580

Webpage: <https://hr.ubc.ca/benefits/benefit-plan-details/retirement-survivor-benefits>

Life Insurance Conversion

- Up to \$200,000 of Basic Group Life Insurance, Optional Life Insurance and Accidental Death & Dismemberment Insurance can be converted to a Sun Life individual policy.
- No later than 31 days from your UBC Life Insurance coverage ending without having to provide a health statement to Sun Life
- Enrollment to individual policies and payment of premiums to Sun Life are your responsibility
- Contact Sun Life at **1-877-893-9893** for more information on rates, terms of individual life insurance policies and any general question about converting group life insurance coverage to individual policies
- **UBC Group Plan (Faculty) 050555-G-014**

Visit [Life Insurance Conversion](#) for more information.



FREQUENTLY ASKED QUESTIONS

- Does RSB applicant have to enroll in all three plans?

No, RSB Plan can be tailored.

- Can employees join the plan at a later date?

Enrollment has to be completed within 31 days of active benefits plan termination.

- Does Sun Life require RSB applicants to submit a recent health statement?

No, Sun Life already has your history from your active benefits plan.

- How will I be making payments to the plan?

Bank withdrawal at the beginning of each month.

- Will I have the same Group Plan number and ID as I do now?

RSB has a different group plan number from active benefits plan.

You will need to let your pharmacy and dentist know.

Member ID will remain the same.

