

Your Benefits Package



- Dental Coverage
- Extended Health Coverage
- Vision Coverage
- Pension Plan
- Tuition Fee Waiver
- Long Term Disability
- Group Life Insurance
- Voluntary Accidental Death & Dismemberment Insurance

Benefits Coverage Details & Enquiries



- For benefits coverage details please read your benefits booklet included in your package. **Coverage is effective on your date of hire.**
- You may also access dental, extended health and vision information on the Sun Life website or by calling Sun Life.

Web site: <https://www.sunlife.ca/member>

Phone number: 1-800-361-6212

Have your Group Policy Number (14098) & your employee number ready



- For pension & other benefits enquiries, please contact your counselor

Address: Pension and Benefits Office, EOB, Suite A

Website: <http://www.yorku.ca/hr/compensation/pensionbenefits/index.htm>

Monthly Benefit Premiums



Employer pays for:

- Single or family dental coverage
- Single or family extended health care
- Single vision

Employee pays for:

- Family vision

Please note: if you have one dependant it is financially advantageous to pay for glasses out of your own pocket as opposed to paying the monthly premium

Annual Deductibles



- \$50.00 per year for family extended health care
- \$25.00 per year for single extended health care
- No deductible on dental, vision or hospital coverage

Eligible dependants



Spouse is defined as either:

- Married
- Common law
- Same sex partner

Children

- Unmarried, residing with the employee and not working full-time
- If between 21 and 25, must be full time student (for York students - 18 credits per academic year)
- At age 25 all the benefits cease unless child was disabled prior to age 21

No other relatives can be covered as dependants

Coordination of benefits (COB)



COB = Process whereby claims are submitted to two insurers for reimbursement up to 100% of eligible claims

Example:

Employee enrolls into family coverage with Sun Life through York University.

Spouse of employee has family coverage with another carrier.

Employee will first claim with Sun Life.

Spouse will first claim with their carrier.

For any portion of the medical expenses not covered by Sun Life, the employee may next claim with the spouse's carrier.

For any portion of the medical expenses not covered by the spouse's carrier, the employee may next claim for spouse with Sun Life.

Child(ren): the claim goes first to the insurer of the parent who is born first in the year. E.g.: March versus July.

Copies of receipts must be included in submission to second carrier.

Claims Procedure – Extended Health Care



- Paper claim forms – *blank forms are available in your package: Claim forms are also available on our web site or at HR Reception. Use the Healthcare claim form for vision expenses*
- E-Claims – *register for on-line services with Sun Life (currently available for dental, vision care and paramedical claims)*

Claims Procedure - Dental



Some dentists are able to send claims to Sun Life *electronically*.
In this case, you do not need to complete or submit a paper claim form.

The dentist needs:

- your benefit id number which is your employee id/payroll number
- the policy/plan no. 14098
- name of the insurer: Sun Life

If electronic claim procedure is not available at your dentist's office, your dentist will need to fill in the *procedure codes* on the dental claim form. You may then submit the expenses through the Sun Life member website or mail the claim form to Sun Life.

Long Term Disability Plan (LTD)



- Mandatory enrollment for full-time permanent employees
- Employee only plan (family members are not eligible)
- Monthly income benefit, in case of disability

Group Life Insurance (GLI)



- Mandatory enrollment for full-time permanent employees
- Employee only plan (family members not eligible)
- Benefit equals three times the annual gross salary prior to normal retirement date (NRD)
- Reduces to one times the annual gross salary if working after NRD
- Cannot increase or decrease the coverage

Voluntary Accidental Death and Dismemberment (VADD)



- Optional Plan
- Can cover **family** members as well
- Insurance in case of accidental death or dismemberment
- Amount of coverage:
 - **Minimum of \$ 20,000.**
 - **Maximum of \$500,000.**

Employee monthly premiums range from \$0.30 to a maximum of \$11.50

See table in the VADD booklet for benefit amounts and monthly premiums for single and family coverage.

Tuition Fee Waiver (TFW)



- Employees and their dependant's tuition is covered for degree credit courses taken at York University
- Children must be full-time students – at least 18 credits (TFW ends at the end of the semester they turn 25)
- Employees and spouses can be part-time students
- See program document for eligibility criteria



- **Certificate programs and any continuing/adult education courses are NOT covered by the TFW Policy.**

York University Pension Plan (YUPP)



Monthly contribution:

4.5% of earnings up to the Yearly Maximum Pensionable Earnings (YMPE)

Plus

6% of earnings above the YMPE

- Employer matches employee's monthly contribution plus contributes an additional 3% to the account

Questions and Answers



- Forms completion:
 - employee personal information form/benefit enrollment form
 - pension enrollment form (if applicable)
 - tax forms
- Necessary official documents for the employee file:
 - Birth certificate, citizenship card or passport (for proof of age)
 - driver licenses or health cards not acceptable
 - VOID cheque for direct deposit of pay

PART THREE – FOR YUSA EMPLOYEES, - meeting with the Union Representative – YUSA Office

THANK YOU!

Welcome to York



*Have a wonderful career with
York University!*