

Benefits

Providing consumer benefits and health information to UBC employees Issue 1/ Winter 2005



Reminder

Claims Submission Deadline

Your extended health claims from 2004 must be received by Sun Life no later than December 31, 2005. You can find claim forms at www.hr.ubc.ca/files/pdf/benefits/forms/sunlife_EHB_claim_form.pdf or access the form through the Sun Life Plan member services website at www.sunlife.ca/member.

While you have until December 31, 2006 to submit your 2005 extended health claims, it is advisable that you submit them regularly to ensure timely reimbursement for eligible claims and avoid the disappointment of missing the claiming deadline.

Information Please

Using the UBC Benefits web pages to find answers to your questions

Over the past year, we have developed a comprehensive benefit website that provides you with specific details on your benefits coverage, monthly premiums/contribution costs, benefits eligibility, accessing claims, and more! Check out the UBC Benefits website at www.hr.ubc.ca/benefits (click on “Benefits for Specific Employment Groups” to your left, then click on your particular employment group under “UBC Employment Groups” to your right).

You will find information on the following plans that UBC offers eligible staff and faculty, including:

- medical services plan
- extended health
- emergency travel assistance (medi-passport)
- dental coverage
- employee and family assistance program
- income replacement program (long-term disability)
- basic life insurance
- optional group life and accidental death & dismemberment insurance
- pension plan
- leave entitlements (including sick leaves and Supplementary Unemployment Benefits during maternity, parental and adoptive leaves)
- vacation personal
- professional development opportunities, such as the tuition fee benefit. ❧

Changes to Life Insurance Plan Premium Rates

Each year, with the support of our Benefit Consultants, we review our life insurance plans with Sun Life. The outcome of the review establishes the rates for both the basic and optional life plans to be effective January 1, 2006.

Under our Optional life plans, a 14% increase to the rates will be applied and these

rates have been guaranteed for the next two years with no change to the Optional AD&D rates. As this is an employee paid plan, affected employees will see this increase to their premiums reflected on their December 31, 2005 paycheque as these deductions are taken a month in advance.

A memo to employees enrolled in the optional life plan was distributed November 18 – visit www.hr.ubc.ca/benefits for an online version of this memo. ❧



A Message from Health, Safety & Environment

As the University moves along the continuum of health, we recognize the importance of practicing an integrated approach to well-being. This means we are committed to an approach where health promotion, benefits, return-to-work, WCB claims administration and income replacement plans are functionally integrated while existing as separate processes. Each of these pieces plays a critical role in the health of the University and its people.

We look forward to continuing our service to the campus community by providing health, wellness and ability management expertise and support.

Sun Life: Services from our Extended Health and Dental Provider



Aside from processing your extended health and dental claims, there are services you can take advantage of from Sun Life that are available to better manage your claims and/or give real-time access to download pertinent forms/cards.

The Sun Life plan member website (www.sunlife.ca/member) can provide you with the status on your recently submitted claims and provide you with a claims history. You can also submit your vision care and dental claims on-line and you can register for direct deposit, all at your own convenience.

By registering for direct deposit, you will receive your reimbursement sooner than waiting for a cheque to arrive through regular mail. And, if you submit your vision and/or dental claims electronically while signing up for direct deposit, you can receive reimbursement directly into your bank account in a matter of days!

For prescription drugs, you can use your pay-direct drug card and pay only your portion of your purchase when filling a prescription. If you've lost your card, you can download this information from your plan member services site. ❧



Kick the Habit: National Non-Smoking Week January 15 – 21/ 06

Just one smoke-free week can launch you into a lifetime of healthy living. Just try butting out for one week and you'll be amazed at how much better you feel in a short time. Here are some of the immediate benefits you can look forward to:

Within 8 hours, the level of carbon monoxide in your body decreases and oxygen increases to normal levels;

Within 48 hours, your sense of smell and taste improve and return to normal;

Within 2 days, your risk of heart attack begins to decrease;

Within 3 days, your lung capacity increases making breathing easier;

Within one year, your risk of heart attack is cut in half;

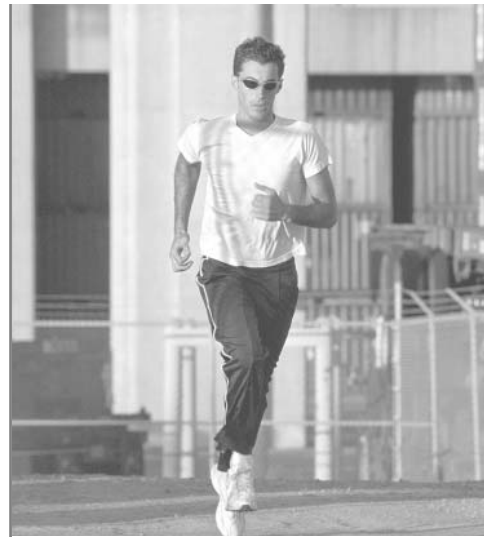
Within 10 – 15 years after you quit smoking, your risk of heart disease is approximately the same as that of a non-smoker.

Source: *Health and Stroke Foundation*
www.heartandstroke.ca

For more tips on quitting smoking, visit the following online resources:

Canadian Cancer Society
www.cancer.ca

The Lung Association
www.lung.ca ❧



UBC's Sun Run Clinic Begins January

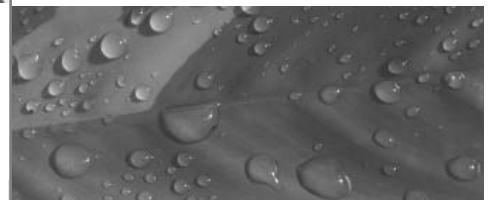
UBC Rec in partnership with the Department of Health, Safety and Environment is pleased to offer Sun Run In Training for faculty, staff and students! The 13-week clinics will cater to all walkers and runners of all abilities.

When: Tuesdays from 5 pm to 6:30 pm, starting January 24, 2006

Where: UBC Rec, 6000 Student Union Blvd.

Cost: \$109, plus GST

For more information about the Sun Run or for information about becoming an In Training Volunteer Run Leader, please contact Susan Bernardino, Clinic Coordinator, at: sbernard@finance.ubc.ca. ❧



Benefits FYI is a publication of UBC Human Resources and provides consumer benefits and health information to UBC employees on a quarterly basis.

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We welcome suggestions, ideas, and comments on benefit and health news relevant to UBC community members – contact Linda Ong, Communications Specialist at 604-822-3979 or linda.ong@ubc.ca.