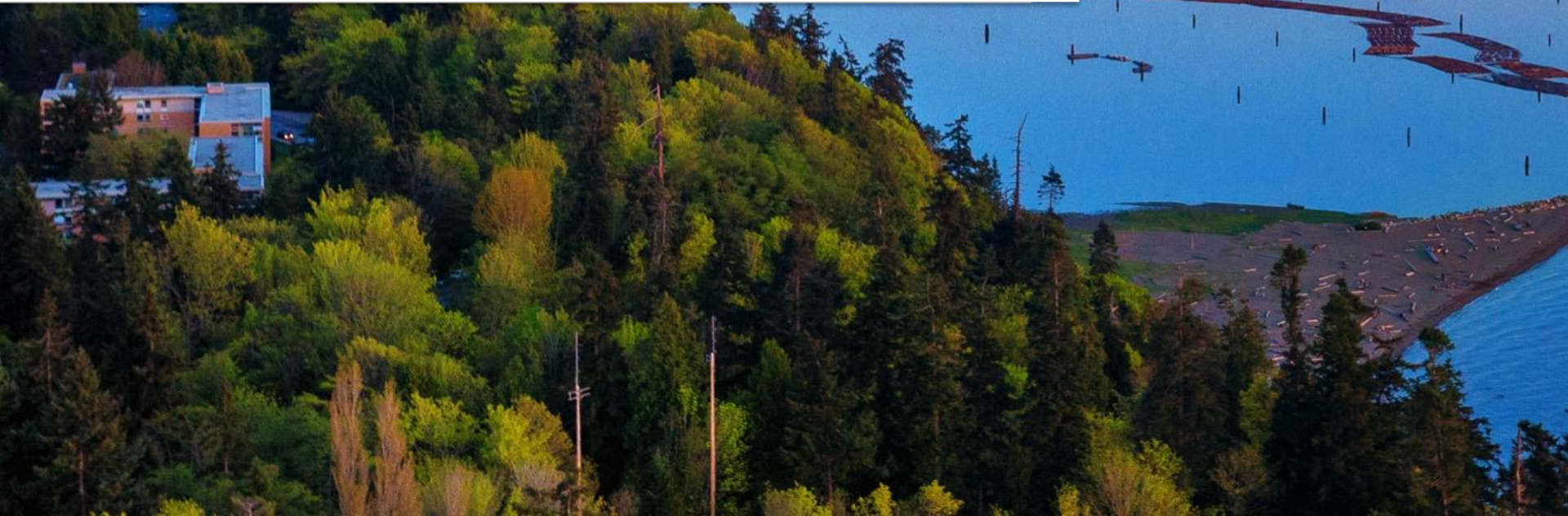


# CUPE 2950 Benefits Plans

Janet McHugh, Benefits Specialist  
UBC Central Human Resources



# LAND ACKNOWLEDGMENT

I acknowledge that the UBC Point Grey campus is situated on the **traditional, ancestral and unceded territory** of the x<sup>w</sup>məθk<sup>w</sup>əy'əm (Musqueam) People.



# HOUSEKEEPING

- Q&A period at end of session
- Closed captioning is enabled
- Presentation slides will be shared
- Feedback survey



# TODAY'S BENEFITS PRESENTATION

- What benefits am I eligible for?
- What is the cost?
- What is my coverage?
- New benefit plan provisions
- How do I coordinate claims with a spouse/partner's plan?
- How do I make a claim?
- Who can I contact if I have questions?
  
- Questions and Answers

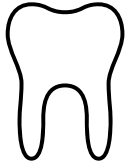




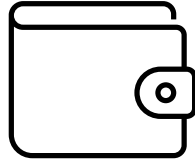
# WHAT BENEFITS AM I ELIGIBLE FOR?



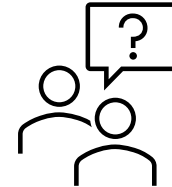
# UBC BENEFITS PACKAGE



Extended Health  
and Dental Care



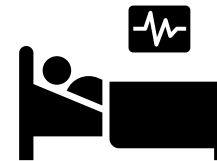
Health Spending  
Account



Employee and Family  
Assistance Program  
(EFAP) by Telus  
Health



Basic Group Life Insurance,  
Optional Life/Accidental Death  
& Dismemberment Insurance  
(Employee and Spouse)



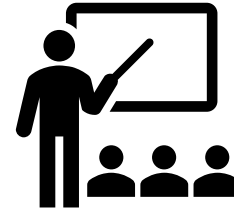
Disability Benefit  
Plan (long-term  
disability)



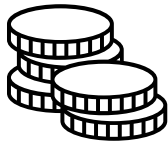
# UBC BENEFITS PACKAGE



Tuition Fee Benefit



Professional  
Development Funding



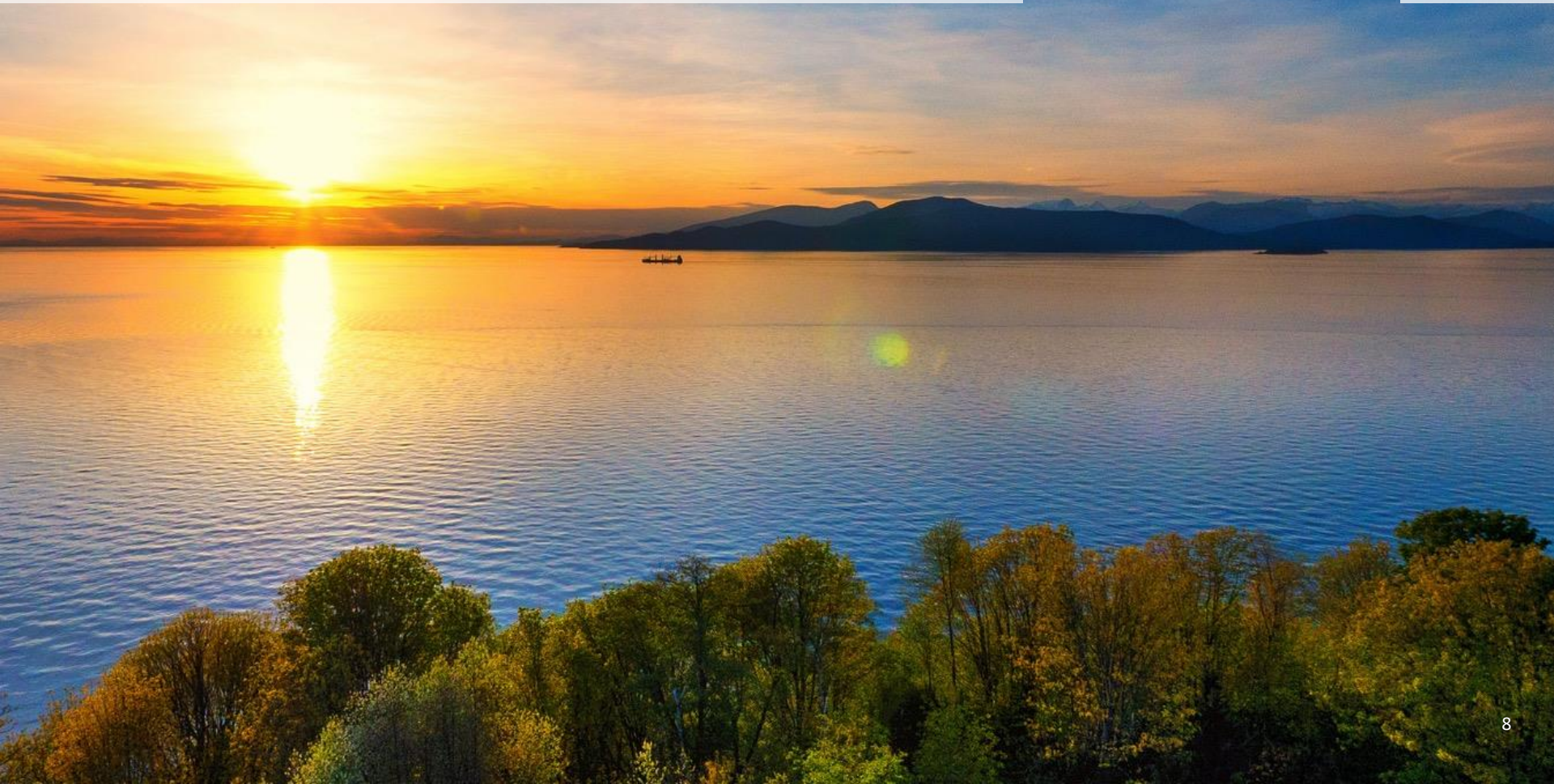
Faculty or Staff Pension Plan  
(not discussed today)

CUPE 2950 are eligible for the full benefits package if you work at least 17.5 hours per week with an appointment of at least 12 months in length.





# WHAT IS THE COST?





# MONTHLY BENEFITS COST: CUPE 2950

Benefit	You Pay	UBC Pays
<b>Extended Health</b> (optional)	0%	100% Single: \$82.48; Couple/Family: \$207.64
<b>Dental Care</b> (optional)	0%	100% Single: \$84.72; Couple: \$155.56; Family: \$274.04
<b>Employee and Family Assistance Program</b> (mandatory)	0%	100% Single/Couple/Family: \$4.00
<b>Basic Group Life</b> (mandatory)	0%	\$0.071/\$1,000 of benefit (salaried)
<b>Optional Life/AD&amp;D</b> Employees and spouses (optional)	100% Depends on amount elected, age and whether you smoke or not	0%
<b>Disability Benefit Plan (LTD)</b> (mandatory)	2.009% of gross monthly salary	0%



# HEALTH BENEFITS

- WHAT AM I COVERED FOR?
- HOW DO I MAKE A CLAIM?
- HOW DO I COORDINATE CLAIMS?





# MEDICAL SERVICES PLAN

## Coverage Highlights:

- Provincial plan that pays for medically necessary physician and hospital services
- Mandatory for all BC residents
- Proof of coverage is your BC Services Card
- Employers such as UBC pay an Employer's Health Tax (EHT) to allow for the full elimination of MSP premiums
- For questions regarding MSP, please call 604-683-7151



Please add your Provincial Health Number, found on your BC Services Card, to Workday!

Otherwise, you won't be able to enroll in the Extended Health Plan





# EXTENDED HEALTH

## Coverage Highlights:

- Deductible
  - CUPE 2950: Deductible is equal to the dispensing fee for each prescription
- \$2,000,000 lifetime maximum per person
- Eligible dependent
  - Spouse or common-law partner (no required cohabitation period)
  - Dependent children under age 19
  - Dependent children between age 19 and 25 if in full-time attendance at a school or university (coverage ends at the end of the month the child reaches age 25)
- 80% reimbursement for most eligible expenses (100% for vision care, psychological services, and out-of-province/country emergency medical expenses)
- Once \$1,000 is reimbursed for a person in a calendar year, reimbursement increases to 100% for that person for the remainder of the calendar year



# EXTENDED HEALTH

## Hospital room and medical equipment/supplies

- 80%

## Prescription drugs (includes vaccines up to \$300/year)

- CUPE 2950: BC PharmaCare Formulary drugs: 85%  
Non-BC PharmaCare Formulary drugs: 70%

## Paramedical services

- 80% (maximums apply)
- Speech therapist, acupuncturist, chiropractor, naturopath, homeopath, osteopath, podiatrist, chiropodist, dietician, audiologist, occupational therapist
  - CUPE 2950: combined \$500/year, per person
- Physiotherapist and massage therapist:
  - CUPE 2950: combined \$500/year, per person
- 100% for counselling services by registered psychologist, social worker or clinical counsellor up to \$3,000/year, per person



# EXTENDED HEALTH

## Vision Care

- 100%
- Maximum:
  - All Employee Groups: \$400 in a 24-month period (per person)
- Eligible expenses: prescription frames, lenses, contact lenses and sunglasses, eye exams, laser eye surgery

## Out-of-Province/Country

- Items **Sun Life** would normally cover in-province continue to be covered outside home province (same reimbursement % and up to BC rates)
- Items **MSP** would normally cover in-province continue to be covered outside home province in the event of an emergency only. MSP and Sun Life will cover up to 100% of emergency medical expenses up to your overall Extended Health lifetime maximum
- UBC Travel Benefits website: <https://hr.ubc.ca/benefits/benefit-plan-details/benefits-while-travelling>
- Medi-passport brochure with Global Excel Management (GEM) contact details





# EXTENDED HEALTH

Effective **January 1, 2023** (must be enrolled in the Extended Health Plan)

- Prescription drugs for the **treatment of infertility** (no annual maximum)
- **Fertility procedures** (ie: physician and lab services, genetic testing, expenses related to the egg/embryo/sperm, etc) up to \$40,000 per lifetime
- **Surrogacy medical benefits** (ie: physician and lab services, genetic testing, expenses related to the egg/embryo/sperm, etc) up to \$50,000 per lifetime, per family
- **Surrogacy non-medical (wellness) benefits** (ie: obtaining medical records, midwife/doula, prenatal specific fitness class, etc) up to \$2,000 per lifetime, per family
- **Adoption expenses** (ie: legal fees, agency fees, criminal record checks, etc.) up to \$50,000 per lifetime, per family
- **Gender affirmation** (ie: includes coverage for procedures not covered under the provincial health plan) up to \$50,000 per member
  
- More information available in the **Benefits FYI Newsletter** from March 14 and on the HR website.
- <https://hr.ubc.ca/working-ubc/news/march-03-2023/new-family-building-accessibility-and-gender-affirmation-benefits>



# EXTENDED HEALTH

## Teladoc (formerly Best Doctors)

- Teladoc is a confidential service that provides clarity, confidence and understanding if you (or your eligible dependents) have any concerns or doubts about:
  - a diagnosis
  - need help deciding on a treatment option
  - or question the need for surgery, and much more.
- Available to employees and their dependents enrolled in the UBC Extended Health Plan to December 31, 2023, at **no additional charge**
- Can help you:
  - Understand a medical condition
  - Confirm you have the right diagnosis
  - Ensure you are aware of the best treatment options
  - Get an expert second opinion
  - Navigate the Canadian health care system
  - Find a specialist within your provided parameters

<https://hr.ubc.ca/benefits/benefit-plan-details/extended-health-benefits/expert-medical-services-through-teladoc>



# DENTAL CARE

## Coverage Highlights:

- No annual deductible
- Reimbursement and maximum depends on procedure and BC Dental Fee Guide
- Eligible dependent: same as Extended Health
  
- **Basic services** (teeth cleaning, x-rays, etc.): 100%
  - No maximum
  
- **Major services** (crowns, dentures, etc.): 70%
  - No maximum
  
- **Orthodontics:** 65%
  - Maximum of \$3,000 per person per lifetime
  - Adults and dependent children





# HEALTH SPENDING ACCOUNT

- CUPE 2950: \$250/year in credits for each employee
- Use your credits to pay for any unpaid Extended Health and Dental Care expenses for you and/or your dependents:
  - Deductibles
  - Dispensing Fees
  - Any unpaid balances (make sure you coordinate with partner's plan first)
- Indicate on Section 3 of the paper claim form that you wish to apply any unpaid balances to your Health Spending Account
- Health Spending Account claims may also be submitted online via the Sun Life Plan Member Services website ([www.mysunlife.ca](http://www.mysunlife.ca)) or Sun Life mobile app
- Ongoing benefit, every January 1 you will receive new credit amount; maximum carry-forward of unused credits is one year and 90 days from December 31 to submit claims for the year



# EXTENDED HEALTH/DENTAL CARE IMPORTANT INFO

- Benefits provider is Sun Life
- Two numbers to know:
  - **Group/Contract/Policy:** 025205
  - **Member/Certificate:** your UBC employee ID
- On-line services available to plan members ([www.mysunlife.ca](http://www.mysunlife.ca))
  - Must register with Sun Life for services
  - Download and print a coverage card
  - Sign up for paperless claim statements and direct deposit
  - Submit some claims online or mobile app (dental, vision, paramedical, HSA)

Visit the UBC HR Benefits website to view your benefits booklet for complete coverage details (<https://hr.ubc.ca/benefits>)



# MAKING CLAIMS: EXTENDED HEALTH

## Prescription drugs

- Present your pay-direct drug card at the Pharmacy (will be sent to your home address in 4-6 weeks after you submit your enrolment forms)
- If you have not received your card yet: pay first, submit your receipts to Sun Life for reimbursement
- Remember to register for Fair PharmaCare and provide confirmation of your registration to Sun Life

## All other claims

- Pay first, submit your receipts to Sun Life for reimbursement using a paper claim form (unless the provider submits claims for you, for example massage therapist)
- Claims for vision care, some paramedical services and prescription drugs can be submitted online via the Sun Life Plan Member website or mobile app
- You do not need to submit your receipts for online claims unless you are randomly selected by Sun Life to provide proof of claim (keep your receipts for 12 months)





## MAKING CLAIMS: DENTAL CARE

- Advise your dental office of your group number and member ID (no dental card will be issued)

Method of reimbursement depends on **your dental office**:

- Dental office submits claims electronically on your behalf and dental office deals with Sun Life directly
  - *you pay your dentist what the plan does not cover and Sun Life reimburses your dentist for what the plan covers*
- Dental office submits claims electronically on your behalf, and you deal with Sun Life directly
  - *You pay your dentist the full cost and Sun Life reimburses you for what the plan covers*
- Dental office does not submit claims electronically on your behalf
  - *you pay your dentist the full cost and you submit your claim to Sun Life by paper or online via the Sun Life Plan Member website (Sun Life reimburses you for what the plan covers)*



# COORDINATING BENEFITS?

## **Claim is for you:**

- Submit to UBC Extended Health/Dental plan first, spousal plan second

## **Claim is for your spouse:**

- Submit to spousal plan first, UBC Extended Health/Dental plan second

## **Claim is for your dependent child:**

- Submit to the plan of parent with the earlier birth month in the calendar year first, other parent second

## **Note:**

- If your spouse is also covered by Sun Life, only one claim form is required
- Tip: be sure to submit to your partner's plan first before submitting any unpaid balances towards your Health Spending Account



# UBC'S EMPLOYEE AND FAMILY ASSISTANCE PROGRAM (EFAP)





# OVERVIEW OF UBC'S EFAP

- Voluntary, short-term support for resolving work, health and life issues:
  - **clinical counselling**
  - **consultations with experts**
  - **self-guided programs**
  - **assessments**
- UBC's EFAP provider is TELUS Health (formerly known as LifeWorks)
- Available for all eligible faculty, staff, and their dependents
- It's a **FREE** service



# HOW TO CONTACT TELUS HEALTH

- Call: **1 866-424-0770**
- Visit their website: [ubc.lifeworks.com](http://ubc.lifeworks.com)
- Learn more about TELUS Health at:  
<https://hr.ubc.ca/benefits/benefit-plan-details/employee-family-assistance-program>



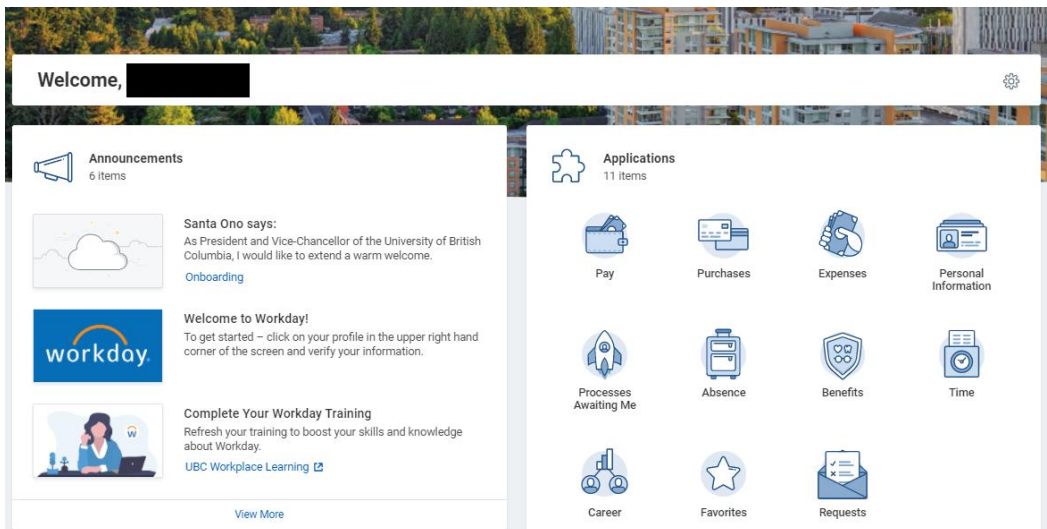
# LIFE, SICKNESS AND DISABILITY BENEFITS — WHAT IS COVERED?





# BASIC LIFE INSURANCE

- Coverage is based on your age and annual basic salary at death
  - Range is 1-4 times your annual basic salary
  - Maximum benefit is \$300,000
- Life insurance benefit is paid to your designated beneficiary
- Ensure your beneficiary information is kept up-to-date
  - Designate or update your beneficiary directly in Workday



# OPTIONAL LIFE INSURANCE

- Must be enrolled in Basic Life in order to apply for coverage
- Coverage available to employee and/or spouse
- Cost depends on age and if you are a smoker or non-smoker and is paid by you through payroll deductions
- Coverage is available in units of \$25,000 up to a maximum of \$750,000
- Optional Accidental Death & Dismemberment is available
- Dependent children are automatically covered at no extra cost at a rate of \$5,000 of coverage for every \$25,000 of employee coverage

## **Application process:**

1. Submit an application to UBC through Workday
2. UBC Payroll will send you a Sun Life medical form
3. Complete and send medical form to Sun Life directly
4. Sun Life will advise you in writing (with a copy to UBC Payroll) and let you know whether you have been approved for coverage



## SHORT-TERM SICK LEAVE (PAID)

### CUPE 2950:

- 1.25 days/month up to a maximum of 152 days

\*Pro-rated for part-time employees





## DISABILITY BENEFIT (LONG TERM DISABILITY)

- Provides a monthly disability benefit in the event of longer-term illnesses or injury
  - **CUPE 2950:** 60% of your basic monthly salary (up to a maximum of \$3,500)
- Must serve a waiting period and meet the definition of disability in order to qualify for benefits (4 months for CUPE 2950)
- Non-taxable monthly income that is based on a percentage of your pre-disability salary
- Paid for the duration of your disability to recovery, death, or normal retirement at age 65
- University maintains your benefits during your period of disability



# TUITION FEE BENEFIT & PROFESSIONAL DEVELOPMENT FUNDING



# TUITION FEE BENEFIT

## Eligibility

- Full-time and part-time monthly paid employees after completion of 3 month waiting period
- CUPE 2950 hourly: need to have worked at least 17.5 hours per week for the 3 month period before the course start date

## Coverage

- 12 credits of UBC undergraduate credit courses per year (transferable to eligible dependents) **OR**
- Dollar equivalent in non-credit courses offered through UBC Extended Learning and some approved courses offered through Sauder Continuing Business Studies
- Tuition Fee portion of course only
- Yearly renewal: does not accumulate from year to year
- <https://hr.ubc.ca/benefits/benefit-plan-details/tuition-waivers>





# PROFESSIONAL DEVELOPMENT FUNDING

## Professional Development Fund:

- Activities that enhance the knowledge, performance or career progression at the University
- **CUPE 2950:** \$1,400 per member
- Maximum amount is pro rated if you work less than 50% part-time hours
- Available on a first-come, first-serve basis; each fiscal year (April 1 – March 31)
- <https://hr.ubc.ca/career-development/funding-employee-development/professional-development-funding>



# WHO CAN I CONTACT IF I HAVE QUESTIONS?



# KNOWLEDGE BASE ARTICLES FOR BENEFITS

Integrated Service Centre: <https://isc.ubc.ca/>

- [How do I enroll in, waive, add or remove a Dependent from my health benefits coverage?](#)
- [How Do I - View My Benefits?](#)
- [How do I add or create a new dependent?](#)
- [How do I change beneficiaries?](#)
- [How do I enroll in or change Optional Life/AD&D coverage?](#)
- [How do I change benefits coverage and Beneficiary for divorce, separation or death?](#)
- [Updating Dependent Child's Full-time Student Status](#)
- [Create Tuition Waiver – Credit Course](#)
- [Create Tuition Waiver – Non-Credit Course](#)
- [View, Edit or Cancel Tuition Waivers](#)





## QUESTIONS ABOUT UBC BENEFITS?

Our team of benefits professionals is happy to answer any questions and support you when you need your benefits most.

Please contact us with questions on benefits coverage.

T: 604-822-4580 (anytime between 8:30 a.m. and 4:30 p.m. Mon. to Fri.)

E: [benefitsinfo@hr.ubc.ca](mailto:benefitsinfo@hr.ubc.ca) or [efap.info@ubc.ca](mailto:efap.info@ubc.ca) (for EFAP questions)

W: <https://hr.ubc.ca/benefits>

**Workday Assistance** – contact the Integrated Service Centre for assistance with enrolments or updates in Workday.

W: <https://isc.ubc.ca/contact>

**Sun Life Call Centre – Group Number (025205) and Member ID**

1-800-661-7334 or 1-800-361-6212

Anytime between 5 a.m. and 5 p.m. Monday to Friday



# Q&A







THE UNIVERSITY OF BRITISH COLUMBIA

THE UNIVERSITY OF BRITISH COLUMBIA

**Janet McHugh**

Benefits Specialist

[benefitsinfo@hr.ubc.ca](mailto:benefitsinfo@hr.ubc.ca)