

Frequently asked questions about benefits

What is my member ID number and plan number for Extended Health and Dental?

Your member ID number is your MRU ID/Employee number (9 digits) which can be found on your campus card. The plan number for all groups is **100602**.

What is my Access ID for the Sun Life Website?

MRU does not know your Access ID number. If you lose it you have to call Sun Life at 1-800-361-6212. You are given the option to change your access ID number to your email address.

Do we have a Drug Card?

Yes, simply download and print your drug card from the Sun Life Website. From the home page, select 'Take me to' then 'Print Drug Card'. Please note there is only one drug card, you and your dependents will have the same drug card.

Do we have Vision Care coverage?

There is no coverage for vision care through your extended health plan. Alberta Health Care covers eye examinations provided by an optometrist for children under 19. All other eye exams and prescription glasses or contacts can be claimed through your Health Spending Account.

Making changes to your coverage

Changes to health and dental coverage, such as opting into the plan or adding family members, can be made only when you experience a 'life event change' – such as marriage, divorce or separation, the one-year mark of a common-law relationship, the birth or adoption of a child, or loss of benefits from a spouse's plan.

Because the change will affect the premiums you pay and the benefits you're entitled to, our plan with Sun Life requires that you apply within 31 days of a life event change occurring.

If you apply late, in certain situations retroactive increases to your premiums may be charged to you based on the actual date of the change in your life. For example, if you get married in January but don't apply for family coverage until May, the increased premiums you pay will be backdated to January.

If you're experiencing a life change event, please contact benefits@mtroyal.ca for advice. Different situations require different information and our benefits team will be able to advise you on the required proof of change

How do I change my Beneficiary's for my Life Insurance?

Please complete a new beneficiary form, available here:

<http://www.mtroyal.ca/EmploymentCareers/HumanResources/BenefitsandPension/index.htm>

The **original signed** form must be returned to the Benefits and Pension Advisor.

Can I claim my Extended Health and Dental Premiums for reimbursement through my Health Spending Account (HSA)?

Yes, you can do an online claim on the Sun Life website. On the HSA e-claim select Health and Dental Premiums (scroll to the bottom section). Use one line for each month; i.e. January 15, 2017 \$117.91 (family premiums) or \$38.59 (single premiums), February 15, 2017 \$117.91 (family premiums) or \$38.59 (single premiums), etc. Check your pay statement for the correct amount.

Can I claim my Long Term Disability Premiums for reimbursement through my Health Spending Account (HSA)?

No, Revenue Canada rules that Long Term Disability Premiums are not an allowable HSA expense.

At what age, is my dependent child no longer a dependent for my Extended Health and Dental Benefits?

Your children are your dependents as long as they are under age 21 and not married or in any other formal union recognized by law. Beyond age 21 a child who is a full time student attending an educational institution recognized under the Income Tax Act (Canada) is also considered an eligible dependent until the age of 26 as long as the child is entirely dependent on you for financial support. If you have a dependent between the ages of 21 and 26 you will receive annual emails to confirm their status as a student.

Do I have Emergency Medical coverage when travelling Out-of-Canada?

Yes, if you are enrolled in **Sun Life's Extended Health Plan**. Your Travel Benefit gives you 24-hour access to **World Assistance Services (Europ Assistance USA, Inc)**. In the event of a medical emergency while travelling please contact (or have someone contact on your behalf) Europ Assistance as soon as possible. Europ Assistance will cover (and negotiate when necessary) the hospital bills on your behalf. The out-of-country health expenses are subject to an overall lifetime maximum of \$3,000,000 per member covered on your plan.

What do I need to do if I am out-of-country for more than 60 consecutive days (example: sabbatical, deferred leave or dependent child attending University out of country)?

You must get permission to extend your travel insurance **before you go!** You will need to fill in the 'Request to Continue Group Coverage form, available here:

<http://www.mtroyal.ca/EmploymentCareers/HumanResources/BenefitsandPension/index.htm>

Please return the completed form **prior to leaving** to the Benefits and Pension Advisor. You will always be covered for your first 60 days; however, Sun Life may decline an extension depending on where you are travelling to and your reason for the leave.

Is there a deadline as to when I can submit claims?

Yes, in order to be eligible for payment, health, dental and HSA claims must be submitted in the first 90 days of each year (January-March) for the previous calendar year. To avoid missing the deadlines we encourage you to make claims as the expense is incurred.

What criteria is used to reimburse eligible expenses for dental claims?

The Alberta Dental Association and College (ADAC) recently published a new dental fee guide for Alberta. This change took effect on September 1, 2017. Sun Life will now limit dental claim reimbursements to published fee guide rates. Although our group plan pays a portion of your dental expenses, your out of pocket cost will be based on how close your dentist fees are to the new ADAC fee guide. Any difference is your responsibility; however, the excess can be reimbursed through your Health Spending Account. We recommend you ask your dentist about fees before you receive treatment and have your dental office send Sun Life a pre-

determination (fee estimate) so they can let you and your dentist know in advance how much will be covered.

What are Paramedical Practitioners and what is my paramedical coverage?

Paramedical Practitioners include Massage Therapists, Physiotherapists, Acupuncturist, Athletic Therapists, Naturopaths, Psychologists and Chiropractors. The coverage for all Paramedical Practitioners **combined** is \$500 per person on your plan, per calendar year. For a complete list of practitioners, please see your Sun Life Benefit Booklet.

Where can I find the Benefit Booklet?

You will find complete detailed information on your benefits plan in the Sun Life Benefit Booklet. Available here:

<https://www.mtroyal.ca/EmploymentCareers/HumanResources/BenefitsandPension/index.htm>

How do the benefits work for Contract Credit Faculty?

Please see section 16.8.1 of the Mount Royal Faculty Association Collective Agreement to determine the qualifying period for eligibility of benefits. Once you have met the eligibility for benefits you will be contacted by the Benefits and Pension Advisor via email. For every semester that you qualify for benefits, the dates of your coverage will be as follows; Winter Semester (January 1 – April 30), Spring Semester (May 1 – June 30), Summer Semester (July 1 – August 31) and Fall Semester (September 1 – December 31). If you have more than one consecutive semester where you have enough hours to maintain benefit coverage there will be no break in your coverage. Fixed Term and Continuing Term employees will have continuous coverage for the duration of their contact.

Questions

- **Internet**
Managing your benefits online eliminates paper forms, claims statements and cheques; therefore, it is good for the environment too! Go to www.mysunlife.ca and find out just how easy your benefits can be.
- **Telephone**
Talk directly to a Sun Life Financial Customer Care Representative. Representatives are available Monday to Friday, excluding holidays, between 8:00 a.m. and 8:00 p.m. EST at Sun Life Financials national toll free number **1-800-361-6212**.
- **Mail**
Sun Life Assurance Company of Canada
Health Claims Office
PO Box 2010 Stn Waterloo
Waterloo, ON N2J 0A6

Questions or concerns about your benefits can also be directed to Cindy Hamonic, Benefits and Pension Advisor, at 403.440.5911 or e-mail (chamonic@mtroyal.ca).