

FREQUENTLY *asked* QUESTIONS

WHEN WILL MY BENEFITS SWITCH TO THE NEW SUN LIFE FINANCIAL PLAN?

Your Sun Life Group Benefit plan will be effective November 1, 2016

WHICH BENEFITS WILL BE TRANSFERRING TO SUN LIFE FINANCIAL?

Extended Healthcare, Dental Care, Life Insurance (Basic and Optional), and Long Term Disability will be transferring to Sun Life. You may be eligible for all or some of the above benefits.

WHICH BENEFITS WILL REMAIN WITH THEIR EXISTING PROVIDERS?

Accidental Death & Dismemberment Insurance (Basic and Optional) will remain with the current provider, Chubb (previously ACE INA). The Employee & Family Assistance Program (EFAP) will also remain with the current provider, Homewood Health.

WHICH BENEFITS WILL I BE ELIGIBLE FOR?

Your eligibility for benefits will remain the same. You will receive a Welcome Package in early October which will include information regarding the benefits you are eligible for.

WHAT IS NEW WITH THE SUN LIFE FINANCIAL PLAN?

Your current coverage will remain the same, but you will see some added features that will make things simpler for you! Sun Life offers you online access to your account, at any time, with our plan member site (www.mysunlife.ca) and our mobile app. If you already have a pension plan access ID number, you will continue to use the same site, ID and password to access your new Group Benefit plan. Toll free phone support from our Customer Care Center will also be available, Monday to Friday, from 5am to 5pm PST.

WHEN WILL I COMPLETE MY ENROLMENT?

You will have from October 10th to 21st, 2016 to enrol you and your dependents in the UNBC plan.

WHEN CAN I START SENDING CLAIMS TO SUN LIFE?

Claims incurred as of November 1, 2016, can be sent to Sun Life for reimbursement.

IS THERE A DEADLINE FOR SUBMITTING CLAIMS FOR EXPENSES INCURRED PRIOR TO NOVEMBER 1ST TO D. A. TOWNLEY FOR REIMBURSEMENT?

We encourage you to submit all claims incurred prior to October 31, 2016 to D. A. Townley as soon as possible, but no later than October 15, 2016. If you incur claims after October 15, 2016, or have not sent your claims to D. A. Townley by October 15, 2016, don't worry - they can be submitted to Sun Life once our system goes live on November 1, 2016.

FOR BENEFITS WITH MAXIMUMS THAT HAVE BEEN CLAIMED THROUGH D. A. TOWNLEY, WHAT HAPPENS FOR THE BALANCE OF THE YEAR WITH SUN LIFE?

Claims history for dental, orthodontic, vision and paramedical claims will be carried over to Sun Life. You will be able to view this information online at www.mysunlife.ca.

WHAT IS A 'LIFE EVENT'?

A life event is a change in your personal situation that provides you with an opportunity to update your benefits. Some examples include:

- i) Marriage
- ii) Common law relationship attaining 12 month co-habitation period
- iii) Divorce or legal separation
- iv) Birth/adoption of a child
- v) Death of a dependent (spouse or child)
- vi) Gain or loss of your spouse's coverage

You will have 31 days from the date of the event to advise Sun Life to make any changes to your plan. Be sure to also advise UNBC of any changes to your personal information (such as address) at hr@unbc.ca or at **250-960-5521**.

WHAT ARE MY OPTIONAL BENEFITS?

The UNBC plan offers Optional Employee and Optional Spouse Life Insurance and Employee and Family Optional AD&D benefits. Employee and Family Optional AD&D benefits will continue to be provided through the current carrier, Chubb (previously ACE INA).

HOW DO I APPLY FOR OPTIONAL AD&D BENEFITS THROUGH CHUBB (PREVIOUSLY ACE INA)? HOW DO I MAKE A CLAIM FOR BASIC OR OPTIONAL AD&D BENEFITS THROUGH CHUBB?

You can enrol in Optional AD&D via www.mysunlife.ca. Basic AD&D is a mandatory benefit, and you will automatically be enrolled for this coverage. To make a claim for basic or optional AD&D, please contact Chubb at **1-877-772-7797** or Claims.A_H@chubb.com.

WHAT ARE MY MEDICAL AND DENTAL COVERAGE OPTIONS?

Your coverage is based on your current family status, either single or family.

DO I NEED TO REGISTER TO ACCESS WWW.MYSUNLIFE.CA?

If you already have an access ID for your Group Pension Plan, you don't need to register for a new ID and password - your Pension Plan and Group Benefits Plan information will automatically be linked up under your existing access ID! If you don't already have an access ID, you can register for one by going to www.mysunlife.ca and clicking on "register now"

WHAT IF I'VE FORGOTTEN MY ACCESS ID OR PASSWORD?

You can use the self-serve option online at www.mysunlife.ca (under "I forgot my sign-in ID" or "I forgot my password"). Otherwise you can contact Sun Life by phone and a Customer Care Representative will be happy to assist you.

HAS THE POLICY NUMBER CHANGED?

Your new group policy number for extended health and dental is 150560 - for your life and long term disability benefits, the number is 102060. These can be found on your pay direct drug card (if applicable), your Group Benefits Guide or online at www.mysunlife.ca

HOW CAN I SUBMIT MY CLAIMS TO SUN LIFE?

You can submit claims online via www.mysunlife.ca, via our mobile app or you can submit a paper claim through the mail.

WHICH TYPES OF CLAIMS CAN I SUBMIT ONLINE?

You can submit vision, drug, dental, and certain paramedical practitioner claims online via www.mysunlife.ca or via the mobile app. The paramedical practitioner claims you can submit online or via the mobile app are for psychologist (includes social worker and clinical counsellor visit), osteopath, acupuncturist, speech therapist and audiologist.

CAN I HAVE MY REIMBURSEMENT DIRECTLY DEPOSITED INTO MY BANK ACCOUNT?

You can sign up for direct deposit online at www.mysunlife.ca. Or, you can include a void cheque along with a paper claim via regular mail.

WHEN WILL BENEFIT CARDS BE AVAILABLE?

If applicable, your plastic pay direct drug card will be mailed to your home address. You can expect to receive these in early November. You can view your pay direct drug card on the mobile app, or a paper card can be printed from www.mysunlife.ca.

HOW WILL DENTAL WORK IN PROGRESS BE HANDLED?

Any dental work that was pre-approved by DA Townley, will be honored by Sun Life. You must provide written proof of the approval, at the time of claim submission. This will apply to work that has started, or not yet begun.

HOW WILL PRE-APPROVED EXTENDED HEALTHCARE SERVICES OR SUPPLIES BE HANDLED?

Any service or supply that was pre-approved by DA Townley within the last 12 months will be honored by Sun Life. You must provide written proof of the approval, at the time of claim submission. This will apply to services or supplies that have been approved by the plan but have not yet been received or carried out at the time of transfer.

I'LL BE ON VACATION ON NOVEMBER 1ST. WHAT HAPPENS IF I NEED EMERGENCY MEDICAL COVERAGE WHILE I'M TRAVELLING OUTSIDE OF CANADA?

You can contact our travel assistance partner, Allianz Global Assistance any time, 24 hours a day, at **1-800-511-4610** (if in Canada or the USA), or **519-514-0351** (from anywhere else). You can view your travel card on the mobile app, or you can also print your travel benefit card from www.mysunlife.ca.

I'LL BE ON SABBATICAL ON NOVEMBER 1ST. WHAT HAPPENS IF I NEED EMERGENCY MEDICAL COVERAGE WHILE I'M TRAVELLING OUTSIDE OF CANADA?

You can contact our travel assistance partner, Allianz Global Assistance any time, 24 hours a day, at **1-800-511-4610** (if in Canada or the USA), or **519-514-0351** (from anywhere else). You can view your travel card on the mobile app, or you can print your travel benefit card from www.mysunlife.ca.

WHAT DOES A MEDICAL EMERGENCY MEAN?

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

WILL I STILL HAVE ACCESS TO THE EMPLOYEE & FAMILY ASSISTANCE PLAN (EFAP)?

Yes - your EFAP program will remain with your current provider, Homewood Health Counselling, Coaching and Support (www.homewoodhealth.com). You can reach them 24 hours a day at **1-800-663-1142**.

WHEN AND WHERE WILL THE EMPLOYEE MEETINGS BE HELD?

October 11 to 14 at the Prince George Campus, and October 17 and 18 at the Terrace and Quesnel Campuses:

TUESDAY OCTOBER 11	WEDNESDAY OCTOBER 12	THURSDAY OCTOBER 13	FRIDAY OCTOBER 14
8:45am – 9:45 am in 7-152 Agora	8:45am – 9:45am in 7-152 Agora	9:00am – 10:00am in 7-158 Agora	8:45am – 9:45am in 7-238 Weldwood
11:45am – 12:45pm in 7-152 Agora	11:30am – 12:30pm in 7-158 Agora	12:00pm – 1:00pm in 7-238 Weldwood	12:30pm – 1:30pm in 7-238 Weldwood
4: 45pm – 5: 45pm in 7-152 Agora	4:45pm – 5:45pm in 7-150 Agora	5:00pm – 6:00pm in 7-158 Agora	5:00pm – 6:00pm in 7-238 Weldwood

TERRACE SESSION - MONDAY OCTOBER 17	QUESNEL SESSION - TUESDAY OCTOBER 18
9:00am – 11:00am Conf Room 112	1:00pm – 3:00pm Room S-125

HOW CAN I CONTACT SUN LIFE?

Once the enrolment period opens on October 10th, you can contact Sun Life by phone at **1-866-881-0583**, from Monday to Friday 5:00am to 5:00pm PT. Or you can send a secure message right from your www.mysunlife.ca account.

WHAT HAPPENS IF I FORGET TO ENROL DURING THE OPEN ENROLMENT WINDOW?

If you miss the enrolment window (October 10th to October 21st) your Extended Healthcare and Dental coverage will be defaulted to Family status, but your dependent(s) won't be able to make claims until you enrol them. Also, your beneficiary designation will need to be completed at your earliest opportunity. Please call Sun Life at **1-866-881-0583** and they will assist with next steps.

Life's brighter under the sun