



FREQUENTLY ASKED QUESTIONS ABOUT BENEFITS

1. **Q. What is my member ID No. on the Dental (Plan #100602) and Extended Health Care (Plan #100602) Claim forms?**
A. Your member ID No. is your ID/Employee number (9 digits) which can be found on your Campus Card.
2. **Q. Health and Dental Claims are reimbursed based on a calendar year; what is considered a calendar year?**
A. It is January to December of each year.
3. **Q. Do we have Vision Care coverage?**
A. There is no coverage for Vision Care under our Sun Life plan. Alberta Health Care Insurance Plan covers a number of eye examinations and diagnostic services provided by an optometrist for children under 19. To contact AHCIP call Toll-free 310-0000 and ask for 427-1432 or visit the Web Site: <http://www.health.gov.ab.ca>
4. **Q. What criteria is used to reimburse eligible expenses for dental claims?**
A. Dental claims are paid based on the 1997 Alberta Provincial Fee Guide plus Sun Life has added an inflationary adjustment.

Because Alberta dentists set their own fees based on individual business situations, fees charged by your dentist for a particular dental procedure may be higher or lower than the fee listed in the adjusted 1997 fee guide. If your dentist charges a fee higher than the fee guide, we suggest the following options to minimise your out-of-pocket expenses: Negotiate with your dentist. Dentists may vary their fee schedule depending on their patient's coverage and ability to pay or seek the services of a dentist with lower fees.

To-date the following increases have been applied to the 1997 Alberta Dental Fee Guide:

January 1, 2001 2.89%
January 1, 2002 2.97%
February 1, 2003 3.76%
February 1, 2004 5.2%
February 1, 2005 5.2%
January 1, 2006 3.9%
January 1, 2007 5.3%
January 1, 2008 6.7%
January 1, 2009 6.3%

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5. **Q. At what age are dependent children no longer eligible for coverage?**
A. Dependent children are eligible for benefits if they are less than 21 years of age or if 21 years of age but less than 26 years of age, they must be full-time students and dependent on you for support. Over-age Dependent Coverage forms for full-time students must be completed annually and submitted to Sun Life. Forms are available at Human Resources or Sun Life website.
6. **Q. What is required when purchasing orthotic appliances?**
A. You must have a referral from a prescribing practitioner and a questionnaire form completed (obtain form from the Department of Human Resources), subject to a maximum of \$500 per person per calendar year.
7. **Q. Do I have Extended Health Care coverage when travelling Out-of-Canada?**
A. Our Extended Health Care Benefit Plan coverage through our insurance carrier, Sun Life, provides medical coverage assistance in the event of an emergency which occurs while a claimant is travelling, vacationing or otherwise temporarily residing outside Canada. You must be participating in the Extended Health Care Plan to be eligible for this benefit provision.

Your Travel Benefit not only gives you financial protection, it also gives you 24-hour access to **Worldwide Assistance Services (Europ Assistance USA, Inc.)**, one of the largest and most experienced medical emergency travel assistance companies in the world. The toll-free phone numbers are listed on your cut out travel card found on the Travel Benefit and Medi-Passport brochure. Be sure to carry your card with you when you go.

If you misplace your travel assistance card, you can simply download and print one from the Plan Member Services Web site.

The out-of-country health expenses are subject to an overall lifetime maximum of \$1,000,000 per covered participant.

8. **Q. How is the dentist costs of services handled for payment?**
A. The dentist may elect to bill Sun Life directly for payment, or he/she may choose to collect the cost of services from the patient. It is then the patient's responsibility to forward the completed Dental Claim Form to Sun Life for reimbursement.

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DID YOU KNOW.....

Prescriptions

When having prescriptions filled, you should only purchase a maximum of three (3) months' supply at a time, per prescription.

Claiming

In order to be eligible for payment, health claims and dental claims must be submitted by the end of the calendar year following the year in which the expense was incurred. Extended Health Care and Dental claim forms can be accessed through MyMRU, Employee Resources Tab, Employee Online Services, and then click on Benefit Information & Claim Forms.

Questions

- **Internet**

Managing your benefits online eliminates paper forms, claims statements and cheques, so it's good for the environment too. Go to www.mysunlife.ca and find out just how easy your benefits can be.

- **Telephone**

As of July 1, 2011 you can 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 Financial's 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 Administrator, at 403.440.5911, e-mail, or in person at Employee Services/Payroll, Room E208.

**For Benefit Coverage details, please visit our website at:
www.mtroyal.ca/HR/empservebenefits.shtml.**