Retiree Benefits

Employees who elect an immediate monthly pension (for both the UofG portion and the UPP portion of their pension) and have a minimum of 10 years of Continuous Service at their retirement date may be eligible to continue Extended Health and Dental benefits post-retirement. Please check your collective agreement to determine if you have a more restrictive service requirement.

- Effective January 1, 2024 all University of Guelph Extended Health Coverage plans now include *SunLife's Gender Affirmation Core + Enhanced coverage* [1]. Additional information on annual and lifetime maximums can be attained by contacting SunLife directly at 1-800-361-6212.

Retiree Benefit Booklets, Forms & Useful Information

- Retiree Benefit Booklet – New Plan [2] (All other retirees)
- Retiree Benefit Booklet – Old Plan [3] (Most retirees prior to 1998)
- Health Claim Form [4]
- Dental Claim Form [5]
- Out of Province Coverage / Travel Card [6]
- Pharmacy Dispensing Fees [7]
- Retiree Benefit Premium Rates (newer plan design) [8]
- Retiree Benefit Premium Rates (older plan design) [9] [10]

E-Claims for Extended Health Care & Dental Plan Expenses

E-claims is a simple and convenient option for you to submit many dental, vision, paramedical and drug claims for immediate online adjudication and payment directly to your bank account within 24 to 48 hours. Visit the e-claims web page for more information [11].

Contacting SunLife

You are encouraged to contact SunLife directly to speak about your benefit coverage. You may contact them by phone at 1-800-361-6212 or by email [12]. Please have your policy number (82010) and your unique 9-digit employee/retiree number available when you contact SunLife.

Visit the SunLife Member Services website [13] to perform the following actions:

- Download and print Health and Dental claim forms;
- Check when you are eligible to be covered for your next dental exam or eyewear purchase;
- See detailed information about medical and dental claims you have submitted.
- Sign up to have your claim payments deposited directly into your bank account;
- Update personal information, such as your telephone number, e-mail address, and Internet password;
    - Note:
        - Your changes on the SunLife member services website do not update University of Guelph data
        - Address changes should be made directly with University of Guelph (hr@uoguelph.ca [14]), and UPP Member Services (memberservices@universitypensionplan.ca [15])
- Print a personalized Pay-Direct drug card;
- Link to SunLife's Health and Work Resource Centre for a wide range of health information

Your Travel Benefit

Before you travel, it is important that you fully understand the coverage you have in case an emergency occurs during your journey.

Understanding your Travel Benefit

A medical emergency while travelling can be a frightening and costly experience. With your SunLife Financial group benefits plan you'll have the protection you need and you'll have access to the expertise of our emergency travel assistance partner – Global Excel Management (GEM) 24 hours a day if you suffer an illness or injury while away from home.

When you travel

Before you leave, be sure to print a copy of your Travel Card. You can do so quickly and easily by logging on to our Plan Member Services website [13]. All contact information is printed on your card.

At the time of a medical emergency, you or someone with you must contact Global Excel Management before receiving medical care. Any invasive and investigative procedures (e.g. surgery, angiogram, MRI) must be pre-authorized by Global Excel Management, except in extreme circumstances. Note: If Global Excel Management is not contacted, your claim may be denied or payments limited for all expenses related to those emergency services.

Emergency

Emergency means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor. An emergency ends when you are medically stable to return to the province where you live.

Emergency Services

Emergency services mean any reasonable medical services or supplies including advice, treatment, medical procedures or surgery required as a result of an emergency.

When appropriate, Global Excel Management staff will:

- Refer you to a medical facility or physician,
- Confirm your coverage and benefits,
- Facilitate payments to a hospital or medical provider whenever possible

Chronic pre-existing conditions

There are some emergency services you aren't covered for, or there may be limits and conditions that apply. Please ensure you read your employee booklet or visit our Plan Member Services website to understand your coverage. Note: When you or a family member has a chronic pre-existing condition, emergency services do not include treatment provided as part of an established management program for a chronic condition that existed before you left your province of residence.

Here are some examples of when emergency services would, and would not be covered:

- A member has a chronic asthma condition that they manage with medication. While traveling abroad, they suffer an unexpected asthma attack and require emergency medical treatment. This treatment would be covered because it is an illness that requires immediate medical attention that can't wait until the member returns home to Canada.
- A member with kidney disease requires regular dialysis treatments to manage their chronic condition. While traveling abroad, they are unable to access their regular treatment. In this case, any dialysis treatment or any medical emergency resulting from the absence of such treatment would not be covered. It is expected that the member would make arrangements for continued dialysis, as required, during their trip.

- A member with a heart condition needs to take blood thinner medication and has to be monitored regularly to ensure that the clotting time of their blood is within the desired range (PT/INR monitoring). While traveling abroad, these monitoring visits would not be covered if they decide to go to a doctor's office to have their blood levels checked, as they are not considered to be an emergency service. However, if the patient ran into complications (i.e. develops a blood clot causing a stroke or embolism) and needed emergency care, the emergency services would be covered.

Older Posts

- Changes Regarding Eligibility of Osteopathic Providers [16] - Posted August 2017
- Coverage for Continuous Glucose Monitors [17] - Posted October 2017

Source URL:https://www.uoguelph.ca/hr/retirees/retiree-benefits

Links
[1] https://www.uoguelph.ca/hr/system/files/Gender%20affirmation%20%28PM%20FAQ%29__0.pdf [2] https://www.uoguelph.ca/hr/system/files/Retiree%20Benefit%20Booklet%20%E2%80%93%20New%20Plan_0.pdf [3] https://www.uoguelph.ca/hr/system/files/Group%20Benefits%20for%20Retirees%20%28Old%20Plan%29%20Booklet%20-%20Jan%202025_0_0.pdf [4] https://www.uoguelph.ca/hr/system/files/Extended%20Health%20Care%20Claim%20Form_0.pdf [5] https://www.uoguelph.ca/hr/system/files/Dental%20Claim%20Form%20_0.pdf [6] https://www.uoguelph.ca/hr/system/files/Travel%20Benefit%20and%20Medi-Passport%20Brochure%20GEM%20July%202023_0.pdf [7] https://www.uoguelph.ca/hr/system/files/Dispensing%20Fee%20communication%20-%20August%202020.pdf [8] https://www.uoguelph.ca/hr/system/files/Retiree%20Renewal%20Letter%202026%20%28NEW%20PLAN%29.pdf [9] https://www.uoguelph.ca/hr/system/files/Retiree%20Renewal%20Letter%202026%20%28OLD%20PLAN%29.pdf [10] https://www.uoguelph.ca/hr/system/files/Retiree%20Renewal%20Letter%202024%20%28OLD%20PLAN%29.pdf [11] https://www.uoguelph.ca/hr/node/4026/ [12] mailto:askus@sunlife.com?subject=Email%20from%20Retiree%20Benefits%20page [13] http://www.sunlife.ca/member [14] mailto:hr@uoguelph.ca [15] mailto:memberservices@universitypensionplan.ca [16] https://www.uoguelph.ca/hr/system/files/Summary%20of%20Activity%20Codes.pdf [17] https://www.uoguelph.ca/hr/system/files/Continuous%20Glucose%20Monitors.pdf