

New Retiree – Benefit Reminders

When you retired from McMaster, you would have met with someone in Human Resources and were provided with a lot of information at that time. Now that you are hopefully settling into your new routine we thought a couple of reminders regarding your benefits might be beneficial!

Eligible retirees are able to continue with Retiree Benefits once they retire. The Retiree Benefit Plan often has a few differences from your active employee plan. It's **important** to be aware of any coverage changes.

Changes **could** include things such as:

- Annual Maximums - this is the amount you can claim per benefit in a benefit year
- Percentage Reimbursed – This is the percentage of the claim which is eligible to be reimbursed. Coverage can vary.
- Lifetime Maximums – this usually applies to things such as Travel and Orthodontics

Extended Health Care includes items such as:

- ✓ Prescriptions
- ✓ Medical items
- ✓ Paramedical coverage
- ✓ Vision Care
- ✓ Out of Province

Dental Coverage includes items such as:

- ✓ Basic Procedures – Cleaning/Scaling
- ✓ Major Coverage – Crowns, Bridges etc.
- ✓ Orthodontics

How to Check Your Coverage:

- **Call Sun Life Directly!** Sun Life can provide you with the most up to date information about your coverage. Including your balance if you have already used Services with maximums.

 1-800-361-6212

 Website www.sunlife.ca



Download the Mobile App *My Sun Life*

- **Check your Benefit Booklet!** Benefit Booklets are posted on the Working at McMaster website and are currently in the process of being updated.
- **Get a Pre-Determination** If you are getting a service done over \$500 Sun Life requests you send in a pre-determination to ensure coverage. Often the service provider can send this in on your behalf prior to you receiving services.

Life Changes - We're here to help

- If you have a spouse covered under your benefits, your health and dental benefit coverage can continue for your surviving spouse in the event of your death.
- If you have Retiree Life Insurance Policy, you can update your beneficiary at any time
- If there are changes to your family situation, this could impact your pension/ benefits. Check in with HR!
- Contact the Human Resources Service Centre 905-525-9140 ext. 22247