

*Please review the following information for assistance in completing your benefits form through Success Factors. If you have any questions please contact [AskHR@mississauga.ca](mailto:AskHR@mississauga.ca) for further assistance.*

**1. Which forms do I need to bring on my first day?**

Only bring your printed/signed benefits form and your Vulnerable Sector Screening Record Check (if requested in your offer letter) on your first day. If you prefer to email your hand signed benefits forms, you can send them to [AskHR@mississauga.ca](mailto:AskHR@mississauga.ca) from your City email address.

**2. Do I need to print the benefits form?**

No. As you complete the panels in Success Factors you can either print and sign the benefits forms or apply an electronic signature. Please send the benefits forms to 'Human Resources-AskHR' at City Hall (9th floor) or send to [AskHR@mississauga.ca](mailto:AskHR@mississauga.ca) from your City email address. If you do not submit the signed forms then your Life Insurance Beneficiary will default to your estate.

**3. Can I print the benefits form after I have logged off of Success Factors?**

The forms should be printed at the time you are prompted to open and print the form. Once you complete the onboarding process you can no longer access the benefits forms and will need to contact [AskHR@mississauga.ca](mailto:AskHR@mississauga.ca) for assistance.

**4. The benefits forms allow me to type in the signature section. Can I type my name instead of signing with a handwritten signature?**

The forms must be physically or electronically signed in order for your Life Insurance Beneficiary to be effective.

**5. What do I put in the beneficiary section?**

A Beneficiary is the person (or people) that you nominate to receive your Life Insurance funds in the case of your death.

**6. What do the percentages mean? What does it mean when it says they need to add up to 100%? Can you give me an example?**

If you nominate one person as your beneficiary, you would indicate 100%. If you nominate two people as your beneficiaries, you would indicate how you want the 100% of your life insurance funds to be split between them. For example, you could indicate 50% for each of them or you could indicate 75% for one person and 25% for the other person. If splitting between beneficiaries your percentages must add up to 100%.

**7. What is the difference between regular benefits and optional benefits?**

Please refer to the Benefits at a Glance document provided on the pre-employment portal. There you will find information on the difference between Basic Dental coverage and Optional Dental coverage (if applicable). You will also find information on the Optional Employee/ Dependent/ Spouse/Child Life and Optional

Employee/Spouse/Child Critical Illness programs that may be available as well as associated premiums.

**8. How are premium payments administered?**

Please refer to the information provided on the pre-employment portal. There you will find the rate chart with the applicable premiums for your employee group. The monthly payments are taken directly from your pay cheques once your benefits coverage begins.

**9. When do my benefits start?**

Please refer to the information provided on the pre-employment portal. There you will find a chart of the applicable waiting periods for your employee group.

**10. I cannot find the benefits information page I saw at the start of the process. How do I go back to find it again?**

You can click the link to the pre-employment portal that was emailed to you in the onboarding email. You will have 30 days after you are sent the link to review it.

**11. If I have any questions, who can I contact?**

Please contact [AskHR@mississauga.ca](mailto:AskHR@mississauga.ca) for any questions you may have regarding your benefits coverage or completing the required forms.

## Benefits Onboarding Information

### Section 1: Account Registration

**1. How can I register my account at Sun Life?**

Once Sun Life sets you up in their system, you can register your [mysunlife.ca](http://mysunlife.ca) account. Here are some [Sun Life Resources](#) to help you set up your account. If you experience challenges, contact Sun Life directly and they will walk you through the process.

**2. When will Sun Life set up my record?**

Sun Life will receive your information 10 days after your benefits effective date (your hire date, or following your waiting period if applicable). Once Sun Life has your information on file you can visit [mysunlife.ca](http://mysunlife.ca) to register as a new user using your employee number and group policy/ contract number.

**Do I have to wait to use my health and dental coverage?**

Non-Union, IAMAW, Animal Services, Dispatch, Parking Enforcement:  
No waiting period, you may access your benefits effective your hire date.

Fire, Transit, Concessions, UFCW, Library, Works:

A 2 month waiting period after your permanent hire date applies for health and dental coverage. Refer to the benefits at a glance document for more details.

**3. What is our Group Policy/ Contract Number?**

50740

**4. Sun Life asks for my Certificate/ Member ID? What is this?**

This is your employee number. It is used to identify yourself at Sun Life.

If you are not sure of your employee number, you can go to Fiori and view your Pay Stub (look for "Personnel No." on the top left) or you can go to Employee Self Service and open your Leave Statement under "My Time" (look for "Employee #" at the top) . You can also email [AskHR@mississauga.ca](mailto:AskHR@mississauga.ca) or call them at x3737.

**5. How can I contact Sun Life?**

You can reach Sun Life at 416-753-4300 8am to 8pm EST Monday to Friday. You will need your Group Policy/ Contract number and your employee number for identification. You can also log into [mysunlife.ca](http://mysunlife.ca) and use the chat field to send in your question.

**Section 2: My Benefits**

**6. Where can I find a summary document describing my benefit coverage?**

You can review the Benefits at a Glance document found in your offer letter under the section "Information for your review" or by reaching out to [AskHR@mississauga.ca](mailto:AskHR@mississauga.ca).

If you are a union employee, you can also reach out to your union rep who will have a copy of our Master Contract with Sun Life to review the coverage in greater detail.

If you have questions about specific coverage, please contact Sun Life directly for more information.

Get to know your benefit plan ahead of time to ensure your expenses will be covered.

**7. Why do I need to send my benefits enrollment forms to AskHR?**

Please download the benefits enrolment forms from Success Factors and send your signed forms to [AskHR@mississauga.ca](mailto:AskHR@mississauga.ca) from your City of Mississauga email address. Signed forms are needed in order to set up your beneficiaries. If you do not sign the enrolment forms, your Estate will be set up as your beneficiary.

The form can be hand signed or signed with an electronic signature. If you need help obtaining a copy of your benefits forms so that you may sign them, please reach out to AskHR from your City email address with your full name and employee number.

**8. What is a Pay Direct Drug (PDD) Card and when will I receive it?**

The Pay Direct Drug (PDD) card is used at the pharmacy to pick up your prescriptions and have the cost directly billed through your health coverage. If you do not use the drug card to pick up your prescription, you will need to submit a paper claim via regular mail in order to be reimbursed. We recommend you use your PDD card to ensure that you receive the appropriate coverage under the plan.

Your PDD card should arrive at your home address within a month of Sun Life receiving your information. In the meantime, you can print a card from [mysunlife.ca](https://mysunlife.ca). Please note that if you are under family coverage you will receive 2 PDD cards – both cards will have your name on them as you are the plan member.

### **9. How do I get a copy of the travel card?**

You can print off the travel card by logging into [mysunlife.ca](https://mysunlife.ca). Go to Benefits Centre and then under Coverage click on Resources. The coverage card is there and available to be printed.

## **Section 3: Claims**

### **10. What if I incur a claim prior to Sun Life setting up my account?**

Once your benefits are effective, you are eligible for reimbursement of claims under the plan. If you incur a claim before Sun Life sets up your account, you can pay for the service or product up front and then submit for reimbursement once your Sun Life account is set up and registered.

### **11. How do I submit my first claim to Sun Life?**

Sun Life offers simple ways to submit claims. You can use your computer to log into [mysunlife.ca](https://mysunlife.ca) or you can use the [my Sun Life mobile app](#).

### **12. How do I know if a certain provider is covered?**

Before visiting a practitioner, check if they are in good standing with Sun Life. Review the Service provider delisting page prior to your visit to ensure Sun Life will cover the treatment. If a provider is delisted, your claim will not be covered, even if your service occurred prior to the delisting date.

To view the delisted providers, please sign in to [mysunlife.ca](https://mysunlife.ca) and follow these steps:

- Go to the Benefits Centre within the Benefits section (bottom right-hand corner)
- Go to Take me to on the right
- Click on the link titled Delisted providers list to open the PDF file in a new screen
- Scroll through the list to search for delisted providers.

### **13. How do I inquire about a declined benefits claim?**

Please contact Sun Life directly. If you have already spoken with Sun Life, you can contact [benefits@mississauga.ca](mailto:benefits@mississauga.ca) for additional assistance – please include your claim number in the email so we can assist you with the inquiry. More information is available on Inside Mississauga/Benefits.

### **14. How do I know if and/ or how much Sun Life will cover for a particular service or item?**

For major treatments, procedures or medical items that will cost more than \$300, contact Sun Life for an explanation of coverage. Sun Life will let you know the amount that is covered and the cost you will be responsible for before the work is done. You can call Sun Life to ask how to submit a predetermination for the service or item required. We recommend waiting for the estimate prior to making the purchase.

## Section 4: OMERS

### **15. How do I enroll into my OMERS plan?**

Payroll will enroll you in OMERS as of your eligibility date. Within 30 days of your eligibility date, you will receive email communication from OMERS to your City email address asking you to set up your [myOMERS.com](https://myOMERS.com) account.

If you have questions regarding your OMERS set up you can contact OMERS at 1.800.387.0813 or 416.369.2444, Monday to Friday between 8 a.m. and 5 p.m.

### **16. How do I contact OMERS?**

You can reach them by phone 1-800-387-0813 or by using their [online form](#).

The City's Group number is 376700. You will also need your membership ID (found in your OMERS Welcome email), your date of birth and SIN to identify yourself on the call.

### **17. How do I transfer my pension from a previous OMERS employer?**

Once your former employer processes your last pay, they will submit paperwork to OMERS to notify them you are no longer employed with them. The City's payroll team will enroll you within 31 days of your eligibility date. You will then need to work with OMERS directly to combine your OMERS memberships - your former membership and your new City of Mississauga membership.

### **18. Can I opt out of the plan?**

In accordance with OMERS regulations, all permanent employees are automatically enrolled in the OMERS plan. Once enrolled in OMERS (either as a mandatory requirement or as a choice), you must remain in the OMERS plan for as long as you continue to be employed by the City.