

Public Service Benefit Plans



HEALTH & TRAVEL

- Health benefits for specified expenses related to practitioner services, vision care, medical treatment and equipment, and prescription drugs.
- Travel benefits for specified expenses incurred due to accident or illness while traveling outside the province of residency.
- The cost of monthly premiums is shared: 75% Employer; 25% Employee.



DENTAL

- Provides benefits for specified expenses related to preventative and basic dental care.
- A 2-year minimum participation is required.
- The cost of monthly premiums is shared: 50% Employer; 50% Employee.



BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

- The Life Insurance provides benefits to participating employees for loss of life that occurs for any reason (including suicide, disease, accidents, etc.).
- AD&D provides benefits to participating employees for loss of life, loss of body parts, or loss of use of body parts that occur as the result of an accident.
- Coverage is in effect at all times, both on and off the job.
- The benefit amount is equal to the employee's annual salary, and coverage only applies to the employee.
- Includes a Critical Illness Benefit of \$2,000 for four health conditions.
- The cost of monthly premiums is paid 100% by the employer.



LONG TERM DISABILITY (LTD)

- Provides participating employees with a source of income while on an approved disability leave in excess of four months.
- Mandatory for participating groups.
- The cost of monthly premiums is paid 100% by the employee.



OPTIONAL LIFE AND AD&D

- The benefit amount is chosen by the employee at either one or two times the employee's annual salary, and coverage applies to the employee only.
- The maximum benefit payable for Basic and Optional AD&D combined is \$500,000.
- The cost of monthly premiums is paid 100% by the employee.



VOLUNTARY AD&D

- Can enrol at any time.
- Individual or Family coverage available.
- Coverage available in increments of \$10,000 up to a maximum of \$500,000.
- The cost of monthly premiums is paid 100% by the employee.



DEPENDENT LIFE

- Coverage of \$12,000 each eligible dependent.
- Annual open enrolment period (usually in May).
- The cost of monthly premiums is shared: 50% Employer; 50% Employee.



GROUP RRSP

- Enrol at any time.
- Low Investment Management Fees.
- 100% Employee Funded.



MEDAVIE BLUE ADVANTAGE

BlueAdvantage.ca

Discounts on products & services!



EMPLOYEE AND FAMILY ASSISTANCE PROGRAM (EFAP)

Go to Homeweb.ca

Click "Sign Up", type in **GNB**, select your department, then enter the code: **GNB934**

or call: **1-800-663-1142**

- Available to all employees and their dependents.
- Includes:
 - ◊ Life Smart Coaching;
 - ◊ Counselling for all of life's challenges;
 - ◊ Online resources such as Sentio – an internet-based Cognitive Behavioural Therapy (iCBT).
- 100% Employer Paid.

NEED MORE INFORMATION?

Scan the QR codes to see details on your GNB Health, Travel, Dental, Group Life, AD&D and Long Term Disability (LTD) Plans!



**New Brunswick Public
Service Benefit Plans**



**New Brunswick Public
Service Long Term
Disability Plan**

HAVE QUESTIONS ABOUT YOUR BENEFITS?

Vestcor - Member Services Team

506-453-2296 | 1-800-561-4012 | info@vestcor.org | vestcor.org/benefits

