

Continuation of Health, Travel & Dental Coverage Options –Termination of Employment & Survivor Benefits

Employees who participate in the health and/or dental benefit plans for employees of the Province of New Brunswick (PNB) have the option to continue coverage if they terminate employment (for any reason including retirement), or if coverage for a surviving spouse and dependents is lost as a result of employee death. The options include:

1. If the employee or surviving spouse is age 50 or older at date of death or termination of coverage, he/she (including eligible dependents) may choose to transfer into the Retiree Plan provided he/she had coverage under the PNB Active plan immediately prior to the loss of coverage. Application must be made within 31 days of loss of coverage. Note: surviving spouses cannot add new spouses & dependents who were acquired through re-marriage or cohabitation;
2. If the employee has terminated employment due to disability, the employee (including eligible dependents) may choose to transfer into the Retiree Plan at any age provided they had coverage under the PNB Active plan immediately prior to the loss of coverage;
3. At any age, the employee or surviving spouse (including their eligible dependents) may choose to convert to an individual policy called the *Select Conversion Plan* (see below) without having to provide proof of insurability.

This option is only available within 31 days following the date the employee's coverage terminated.

Select Conversion Plan is designed to provide coverage for routine medical expenses as well as for unexpected medical emergencies and accidents. The *Select Conversion Plan* starts with the Base Module, which provides comprehensive coverage for a variety of medical expenses. From there, Prescription Drugs, Dental and Annual Travel coverage, can be added to accommodate individual needs. Note: the *Select Conversion Plan* does not offer a travel or drug option to individuals age 65 or older.

*** Rates vary by age and gender so a quote must be obtained directly from Medavie Blue Cross by calling 1-888-857-2583 ***

For more information on the above options, contact Vestcor's Member Services team at (506) 453-2296 or toll free 1-800-561-4012.

OTHER OPTIONS

1. As a New Brunswick resident, there are other programs available to you that we encourage you to explore. **For additional information about the programs listed below, contact the respective organizations directly:**
 - New Brunswick Drug Plan – the Department of Health is responsible for this program. Drug coverage is available to all New Brunswick residents (regardless of age).
 - New Brunswick Prescription Drug Program – the Department of Health is responsible for this program and you are encouraged to visit the Department of Health website for more information.
 - Seniors Health Program – Medavie Blue Cross is responsible for the administration of this plan. Drug and health coverage is available to New Brunswick senior residents age 65 or older.
2. An employee or surviving spouse and any of their eligible dependents may apply for an individual policy with any insurer, at any age; however approval will be subject to submission of medical information for proof of insurability. Each insurance provider offers a variety of coverage options at different rates based on age, gender, smoking status, as well as overall health status. For more information on coverage options and to obtain a formal quote, contact an individual insurance sales professional.

CONVERSION PLAN



It's hard to ignore the importance of reliable health coverage.

When you've had group coverage in the past, you recognize the outstanding value Medavie Blue Cross can provide by protecting you financially from soaring health care costs.

With the *Select Conversion Plan* from Medavie Blue Cross, you don't have to face those costs alone.

The *Select Conversion Plan* gives you the coverage you need for the routine medical expenses you encounter as well as for unexpected medical emergencies and accidents – *with no medical underwriting*.

Start with the Base Module, which provides comprehensive coverage for a variety of medical expenses. From there, you can add Prescription Drugs, Dental and Annual Travel coverage, according to your and your family's individual needs.

You must apply within **30 days** of your Medavie Blue Cross group benefits being terminated to be eligible for the *Select Conversion Plan*.

▶ Base MODULE (Mandatory)

The Base Module of the *Select Conversion Plan* offers a suite of health care benefits to help protect your finances when you need it most.

Hospital Benefits in Canada

Direct Payment Plan; 100% paid by Medavie Blue Cross

- Semi-private accommodation

Extended Health Benefits in Canada

Reimbursement Plan; 70% paid by Medavie Blue Cross, 30% paid by subscriber at time of service

- Accidental dental
- Ambulance
- Ambulance attendant
- Contact lenses
- Diabetic supplies
- Equipment rental: wheelchair, hospital-type bed
- Hearing aids
- Orthopedic shoes and supplies
- Ostomy supplies
- Other practitioners: licensed qualified speech therapist, massage therapist, clinical psychologist, registered chiropractor, osteopath or chiropodist/podiatrist
- Oxygen
- Physician's services out-of-province
- Physiotherapy
- Private-duty nursing
- Prosthetic appliances
- Victorian Order of Nurses
- Vision care

Last Expense Benefit

- \$5,000 coverage for each participant in the event of accidental death

▶ Prescription DRUGS (Optional)

One of the most popular benefits provided by Medavie Blue Cross is prescription drug coverage for individuals and their families. There are two distinct plans available.

The Reimbursement Plan

The subscriber pays the pharmacist for the full cost of the prescription and sends the detailed receipt to Medavie Blue Cross for reimbursement at 80%. With this plan there is a deductible of \$50 per participant to a maximum of \$100 per family per calendar year.

The Pay-Direct Plan

The subscriber simply presents his/her Medavie Blue Cross identification card and pays the pharmacist 20% of the cost of the prescription. The pharmacist will bill Medavie Blue Cross for the balance. This benefit is only for services rendered in Canada.

Note: This prescription drug coverage is not available to any participant aged 65 or over who is eligible under a government-sponsored prescription drug program. Please refer to the contract for a more detailed explanation of benefits.

Please note that you must have had drug coverage under your group plan to qualify for prescription drug coverage through *Select*.

▶ Dental WITH AD&D (Optional)

The dental benefits covered are those that are cited as the most-often requested. Medavie Blue Cross will pay 70% of the dentist's usual and customary fees, up to the current provincial fee guide for general practitioners.

- Recall examination – one per calendar year
- Scaling – one unit per calendar year
- Polishing – one unit per calendar year
- X-rays
- Fillings
- Extractions
- Root canal therapy
- Denture rebasing
- Denture relining
- Denture repairs

Please note that if you did not have dental coverage under your Medavie Blue Cross group plan, dental benefits will only be available after six months of continuous coverage.

Accidental Death and Dismemberment

This plan also provides coverage to protect you and your family in the event of accidental loss of life or loss of limb.

The applicant and applicant's spouse are covered to a maximum of \$25,000 each. Dependents other than spouse are covered to a maximum of \$5,000.

Benefits:	Payment:
1. Loss of life	100% of principal sum
2. Loss of, or loss of use of, both hands or both feet	100% of principal sum
3. Loss of, or loss of use of, one hand and one foot	100% of principal sum
4. Loss of entire sight of both eyes	100% of principal sum
5. Loss of, or loss of use of, one hand or one foot	50% of principal sum

It should be noted that coverage for Accidental Death and Dismemberment terminates the month following the attainment of age 65. The dependent children's coverage will cease when no longer dependent under the terms of the contract or when neither the subscriber or subscriber's spouse, if applicable, is covered for the benefit under the contract.

▶ Annual TRAVEL (Optional)

For many years, residents of Atlantic Canada have relied on Medavie Blue Cross travel plans when travelling for business or pleasure.

This comprehensive plan is designed for those who make short but frequent trips outside their province of residence. There is no limit to the number of trips that may be taken, but no one trip may exceed 30 days.

For trips of more than 30 days, an individual travel plan covering the full duration of the trip must be purchased.

The Travel Plan provides coverage for the cost of treatment following an accident or sudden illness that occurs outside your province of residence. This coverage also features access to the World Assistance Service, which provides a toll free 24-hour hotline to help arrange your emergency care anywhere in the world.

The following benefits are covered at 100%, up to the maximum eligible expense specified in the policy.

- Hospital accommodation
- Doctors' bills
- Medical appliances: wheelchairs, crutches, canes
- Registered private nursing
- Ambulance/air ambulance
- Transportation home
- Diagnostic services
- Paramedical services
- Prescriptions
- Accidental dental—up to \$2,000 Canadian
- Vehicle return—up to \$1,000 Canadian

Note: The Travel Plan is not available to any participant aged 65 or over.

*This is an overview of benefits offered under the Select Conversion Plan. **This document is not a policy or contract and does not contain all benefits or terms and conditions.***

Note: you must apply within 30 days of your Medavie Blue Cross group benefits being terminated to be eligible for the Select Conversion Plan.

The employee must convert to the Select Conversion Plan for dependents to be eligible. In cases where the employee is deceased, the requirement is waived and surviving dependents may convert to the Select Conversion Plan.

Apply today! For more detailed information, call Medavie Blue Cross at 1-888-857-2583 www.medavie.bluecross.ca