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ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Market Review

In 2013, an Evaluation Committee, that included representatives from SCIB and the Dept. of Government Services, was formed to review the costs for providing the AD&D benefit plans. This committee issued a public tender under the *Public Purchasing Act* and was responsible for reviewing the submissions and providing recommendations to SCIB.

Based on pre-set criteria, AIG scored the highest and was awarded the contract. We are pleased to announce that the premium rates will **decrease** in May 2014 for Basic, Supplementary and Voluntary AD&D, as illustrated below:

Benefit Life + AD&D	April Premium Rate	Previous Monthly Deduction Example*	May Premium Rate	New Monthly Deduction Example*
Basic (Employer Paid)	14.3¢ / \$1,000	\$3.57	13.4¢ / \$1,000	\$3.35
Supplementary (Employee Paid)	14.3¢ / \$1,000	\$3.57	13.0¢ / \$1,000	\$3.25

* Example shown above at Life and AD&D insurance benefit of \$25,000

Benefit Voluntary AD&D (Employee Paid)	April Premium Rate	Previous Monthly Deduction Example*	May Premium Rate	New Monthly Deduction Example*
Single	2.9¢ / \$1,000	\$2.90	1.0¢ / \$1,000	\$1.00
Family	5.2¢ / \$1,000	\$5.20	1.5¢ / \$1,000	\$1.50

* Example shown above at principal sum amount of \$100,000

AD&D Enhancements

In addition to the rate decrease, the indemnity schedules now include the following enhancements **effective May 1, 2014**:

- Voluntary AD&D maximum principal sum increased from \$300,000 to **\$500,000** (a new Insured Benefits Card is required if you wish to increase coverage)
- Critical Illness increased from \$1,000 to **\$2,000**
- Family Transportation increased from \$10,000 to **\$15,000**
- Home Alteration/Vehicle Modification increased from \$15,000 to **\$25,000**
- Loss of hearing in one ear increased from 50% to **66.66%** of the Principal Sum
- Added - Loss of Hearing in both ears at **100%** of the Principal Sum
- Added - Loss of Speech and Hearing (both ears) at **200%** of the Principal Sum
- Added - Loss of use of Both Arms or Both Hands **200%** of the Principal Sum
- Removed - the Drug & Alcohol limitation

NEW AD&D Benefits

The following NEW products are added **effective May 1, 2014**:

- **Seat Belt benefit** – an additional 10% of the insured person's Principal Sum will be paid if the deceased insured person was a passenger and wearing a seat belt at time of accident.
- **Funeral benefit** – \$5,000 will be paid to the person who incurs the expenses relating to cremation, burial or funeral expenses.

DENTAL

Direct Billing

The Province of New Brunswick dental plan allows dentists to electronically submit claims directly through **ePay**. If your dentist provides this service, the dentist would be paid directly by Medavie Blue Cross and you would only have to pay the portion that was not covered by your dental plan.

If you would like to know more about this service, ask your dentist if they are an **ePay** provider.

For more information, refer to the employee pamphlet on our website

www.gnb.ca/employee_benefits

WHAT'S NEW – Effective May 1, 2014

AIG Attaché Services

Attaché provides the confidence that help is only a phone call away if the unexpected happens while you are travelling. Services include:

- o identity theft protection,
- o lost passport or travel documents,
- o flight and hotel re-booking,
- o concierge services,
- o security evacuation services,
- o confidential storage of personal and medical information for emergency situations,
- & much more!

For more information on the services available, visit our website at www.gnb.ca/employee_benefits.

To access these services call 24/7: U.S. and Canada Toll Free 1-877 204-2017;
Outside U.S. and Canada: 0-715 295-9967 (collect call)

Note: Attaché services **do not** replace your existing travel coverage; it simply provides additional support to you while travelling.

Did You Know?

Medavie Blue Cross (MBC) Mobile App



The MBC mobile app ensures you have fast, reliable and easy access to your Medavie Blue Cross benefit information – *anytime, anywhere*.

The mobile app will allow you to:

- Submit a claim
- View past claims
- Browse coverage
- Sign up for Direct Deposit
- Find Health Professionals who offer **ePay**
- And much more!

Don't worry; if you don't have access to a smart phone, you still have lots of options to submit your claims, both electronically through the eClaims system on the secure member site or by submitting paper-based through the mail or Quick Pay.

Medavie Blue Cross has launched a NEW health and wellness website!



We are excited to introduce MBC's interactive web portal called **My Good Health**® that is available 24/7 to employees and their immediate families who are enrolled in the Medavie Blue Cross health program.

With My Good Health, you will have access to interactive content, tools and resources developed specifically to help you learn, understand and better manage your health. My Good Health is a reliable, current and fully bilingual source for Canadian health and wellness information.

For more information, visit www.medavie.bluecross.ca

For more information on **any** of these benefits contact the Pensions & Employee Benefits Division and ask for a Benefits Counsellor at 1-800-561-4012 (toll free in Canada) or 506-453-2296 or you can visit our website at www.gnb.ca/employee_benefits