



Employee Benefits At A Glance

Standing Committee on Insured Benefits

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Français au verso

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GROUP LIFE ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

All regular full-time and permanent part-time employees are insured under **Basic Group Life**, including an indemnity for **AD&D**, equal to one times the current annual salary.

If you chose to carry **Supplementary Life**, it also includes an **AD&D** indemnity, equal to one or two times the current annual salary.

If you chose to enroll in the **Voluntary Accidental Death & Dismemberment** plan, you are eligible to include coverage for your immediate family members under the Family Plan. You can add this coverage at any time in \$10,000 increments to a maximum of \$300,000.

As a result of positive claims experience, in **September 2013** the payroll deductions and Employer contributions for the **Group Life Insurance Accidental Death & Dismemberment** coverage will decrease, as illustrated below:

Benefit (Life + AD&D)	August Premium Rate	Previous Monthly Deduction Example*	September Premium Rate	NEW Monthly Deduction Example*
Basic (Employer paid)	16.4¢/\$1,000	\$4.10	14.3¢/\$1,000	\$3.57
Supplementary (Employee paid)	15.4¢/\$1,000	\$3.85	14.3¢/\$1,000	\$3.57

**Example shown above at an annual life insurance benefit of \$25,000*

Voluntary (Employee paid)				
Single	32¢/\$10,000	\$3.20	29¢/\$10,000	\$2.90
Family	57¢/\$10,000	\$5.70	52¢/\$10,000	\$5.20

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

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/pensions.



Did You Know?



Submit your claims *online*

eClaims is the newest way for you to submit your claims. If you can take a digital photo, you can submit your claims through the secure member site.



The new eClaims system is easy to use

eClaims is simple to use – just complete a few questions, attach a photo or scan of your receipt and submit. Visit medavie.bluecross.ca – select 'plan members' in the upper right-hand corner and log in to the secure member site. Click on the 'eClaims' tab and follow the instructions.



Sign up for direct deposit

To get started using eClaims, you'll need to sign up for direct deposit – to have your reimbursements deposited directly into your bank account. You can register for direct deposit at any time through the member site.



Options for submitting claims

eClaims joins our other options to submit your claims: having your provider submit electronically for you with no out-of-pocket expenses beyond your co-pay, through the mail or by visiting one of our Quick Pay locations.



COMING SOON...

Medavie Blue Cross Mobile

In the coming weeks we'll be introducing our new mobile app – that will give you the option of submitting your claims on your smartphone, anytime – anywhere.

Visit medavie.bluecross.ca to sign up for direct deposit and start using eClaims today!



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