



## Special Bulletin

### Your Health Benefits- Important Changes to Eligibility Requirements

On December 10, 2013, the Government of New Brunswick introduced the *Prescription and Catastrophic Drug Insurance Act* (Bill 27) in the provincial legislature. The NB Drug Plan will create a minimum level of drug coverage for NB residents with a valid Medicare card. The New Brunswick Drug Plan is intended to help residents avoid catastrophic drug costs and ensure that prescription drug coverage is available for all New Brunswick residents with a valid Medicare card.

#### What Does This Legislation Mean?

Effective April 1, 2015, NB residents will be required to have prescription drug coverage whether through the provincial NB Drug Plan or through private coverage (whether an individual plan, group plan through your employer, or spousal coverage). This legislation also protects NB residents from being refused drug coverage on the basis of age, gender, or because of health issues.

#### How Does This Affect Me?

As a result, the Standing Committee on Insured Benefits (SCIB) is offering a voluntary **open enrollment period** so employees can enroll in the group health benefit plan. Open enrollment will be offered to all eligible employees including their qualifying dependents, and no medical questions will be asked in order to enroll.

This open enrollment period is **effective immediately**, and will remain open to actively working employees until March 31, 2015.

You can now enroll for group health benefits, on a go forward basis, by contacting your Human Resources and/or Payroll Department if you:

- Have been previously declined for coverage under the group health benefits plan (also applies to family members);
- Currently have coverage under a single status, but would like to add qualifying family members, such as a new child or spouse (change from single to family status);
- Have previously opted-out of the group health coverage when you first became eligible. Medical underwriting is no longer required; or
- Are currently absent from work on an approved leave (with or without pay), you can enroll once you return to active employment, regardless of whether your return to work date is after March 31, 2015.

As an important note, if you are already covered for drug benefits under a plan through your spouse, you do not need to enroll through this group health plan. However, if that coverage ever terminates, you can join your employer group health plan if still employed with the Province of New Brunswick.

#### Are there any changes to my Dental Plan?

If you do not currently have dental coverage, you can apply at any time – no medical questions asked. The \$100 limitation cap for late applicants for the first year of coverage has been removed effective immediately. You must remain in the dental plan for a minimum of 2 years. If you already have dental coverage, you do not need to do anything.



## Questions and Answers

### 1. When does this change take effect?

Effective immediately employees can enroll in the health plan with no medical questions asked on a going forward basis.

### 2. Who is eligible to apply for coverage?

All eligible employees who are actively at work can apply for coverage.

### 3. How do employees apply or add benefits for themselves or their eligible dependents?

Employees must contact their Human Resources and/ or their Payroll departments.

### 4. Does my employer plan cover the same drugs as the new NB Drug Plan?

No. Currently, your plan does not cover all of the drugs that are available under the NB Drug Plan. However, employers are obligated (as a minimum) to match the NB Drug Plan formulary as of April 1, 2015. Therefore, you can expect your plan's drug formulary to be revised to meet these requirements by March 31, 2015.

### 5. Between now and March 31, 2015, if I am prescribed a drug that is covered under the new NB Drug Plan but not my employer plan, what are my options?

You can keep your employee health coverage and as a resident of New Brunswick you can also apply for drug coverage under the NB Drug Plan.

### 6. Can I have coverage under both my employer and my spousal plan?

Yes, the "coordination of benefits" option still applies. If you are covered under your employer plan and a spousal plan, you could submit a claim under both plans and potentially receive up to 100% reimbursement. Essentially the way it works is that one plan may pay a portion (e.g. 80%) and the other plan may pay the difference (e.g. 20%).

### 7. Can I wait to add Health and Dental coverage?

You can wait; however, all residents in the Province of New Brunswick must have Drug coverage by April 1, 2015; therefore, as an active employee you will be required to join the Province of New Brunswick employee group plan unless you have coverage under your spouse's plan by March 31, 2015.

### 8. I am thinking of retiring and transferring my coverage to the Province of New Brunswick retiree plan, how does this affect me?

If you have health coverage in place immediately prior to retirement, you are still eligible to transfer your coverage to the retiree plan. If you choose not to participate in the retiree plan when you retire you would not be eligible to join the retiree plan at a later date.

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](http://www.gnb.ca/employee_benefits)