



IN THIS ISSUE:

GROUP LIFE INSURANCE

Rate Decrease

DENTAL

Dental Fee Guide

DID YOU KNOW?

GROUP LIFE INSURANCE

When an employee is eligible to participate in the employee benefits plans (e.g. life, health, dental, etc.), the employer provides a Basic Life insurance benefit equal to one times (1x) the employee's annual salary. In addition, if the death or injury of an employee occurred as a result of an accident, there may be additional compensation payable under the Basic Accidental Death & Dismemberment (AD&D) benefit. The premium for these benefits is paid 100% by the Employer.

Similar to the Basic Life & AD&D benefits provided by the employer, employees have the option to purchase additional coverage equal to one times (1x) or two times (2x) their current annual salary. The premiums for the Supplementary Life & Supplementary AD&D benefits are paid 100% by the Employee.

If you have the additional Supplementary Life & Supplementary AD&D insurance you will see a decrease in your payroll deductions beginning in April 2015 – for example see below:

Benefit (Life + AD&D)	March Premium Rate	Previous Monthly Premiums Example*	April Premium Rate	New Monthly Premiums Example*
Supplementary	13.0¢ / \$1,000	\$4.55	12.0¢ / \$1,000	\$4.20

* Example shown above is for an annual life insurance benefit of \$35,000

DENTAL

Dental benefits are available to you and your family with 80% reimbursement of eligible expenses based upon the usual and customary charges, up to the New Brunswick Dental Fee Guide for general practitioners. The reimbursement of eligible dental expenses has been updated in accordance with the 2015 NB Dental Fee Guide.

Did You Know?

There are more ways to submit your health & dental claims!

HERE'S HOW:

Check if they are an ePay provider

Ask your health professional if they offer ePay – they can submit the claim electronically for you, so you pay only what's not covered by your plan.

Get the Medavie Mobile app

Use the app to submit your claim right from your smartphone – you can do it in under a minute. In fact, the app comes packed with features from finding the nearest service provider, to checking your coverage, to using your phone as a virtual health card.

The choice is yours

You can also submit your claim for reimbursement or sign up for direct deposit

- through the member section of the medavie.bluecross.ca Web site; or
- by mail.

For more information on any of these benefits contact the Pensions and 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 Web site at www.gnb.ca/employee_benefits.