



Employee Benefits At A Glance

Standing Committee on Insured Benefits

Fall 2012

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MARKET REVIEW – HEALTH, TRAVEL & DENTAL PLANS

On a periodic basis, the Standing Committee on Insured Benefits (SCIB) reviews the service provider contracts to make sure that the best service is provided at the most reasonable cost.

In 2011, an Evaluation Committee, that included representatives from SCIB and the Dept. of Supply & Services, was formed to review the administrative service costs for providing the Health, Travel and Dental 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.

As a result, Medavie Blue Cross scored the highest (based on pre-set criteria) and was awarded the contract.

HEALTH PLAN IMPROVEMENTS

Physiotherapy

As a result of an annual review, the average usual and customary physiotherapy cost has been increased from \$45 to **\$65**, reimbursed at 80%. In addition, the charges for services provided by an approved **Athletic Therapist** are now included under your physiotherapy benefit.

Vision Care

The reimbursement of costs incurred for corrective lenses and eye examinations are now separated, as follows:

- 1) You are eligible to receive up to 80% of the usual and customary fee for an eye examination every two calendar years.
- 2) Plus, you are eligible to receive \$225, reimbursed at 80% (\$180) for the cost of lenses and frames (including contact lenses where applicable) every two calendar years.

DENTAL PLAN

Dental benefits are available to you and your family with 80% reimbursement of eligible expenses. Participation in the Dental Program is optional. However, if you choose to participate, you must remain in the program for a minimum period of 2 years.

Dental benefits are based upon the usual and customary charges, up to the New Brunswick Dental Fee Guide for general practitioners.

Effective 1 January 2012, the reimbursement of eligible dental expenses is in accordance with the **2012 NB Dental Fee Guide**.

PHARMACY VALUE FINDER



Early in 2012, Medavie Blue Cross launched the *Pharmacy Value Finder* website as a tool for their cardholders to use for comparison of drug costs and value-added pharmacy services.

Find the best pharmacy for you by visiting the website at www.pharmacyvalue.ca.

DIABETIC SUPPLIES

Your drug card cannot be used at the pharmacies for purchasing diabetic supplies. However, you can claim your costs for diabetic supplies by submitting your receipts to Medavie Blue Cross. You will be reimbursed up to 80% of your costs for diabetic supplies that are prescribed by your attending physician.

Take your receipts to a Quick Pay office, or mail your receipts to a Medavie Blue Cross office for reimbursement of the following diabetic supplies:

- ✓ Needles
- ✓ Swabs
- ✓ Lancets
- ✓ Disposable needles & tubes used with insulin pumps
- ✓ Syringes
- ✓ Test tapes
- ✓ Infusion sets

MEDAVIE BLUE CROSS BENEFITS IDENTIFICATION CARD UPDATE

Medavie Blue Cross will be issuing a newly designed card to new plan members and to existing members who require new cards due to a life event change (i.e. marriage, change of dependents, etc.). **The old identification cards will still be valid.**

If you have any questions about this initiative, please contact your Human Resources.



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Did You Know?

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) benefits may be payable without suffering a loss.

Under the AD&D program an initial claim for eligible losses (e.g., loss of life, eye sight, and/or limb(s)) will automatically trigger eligibility for additional benefits.

However, if the following conditions occur, you may be eligible for benefits that are payable even if benefits are not payable under the schedule of losses. To submit a claim for these benefits (other than Critical Illness - where a separate form is required), you would use the regular AD&D claim forms.

Comatose, if within 365 days of the date of an accident, you become comatose and remain in a comatose state for at least 60 days, a benefit equal to the amount of the principal sum (e.g., 1x annual salary) is paid to your beneficiary.

Cosmetic Disfigurement, a benefit payment that is awarded to you when you suffer cosmetic disfigurement due to third degree burns. The amount of benefit ranges from 9% (burn to thigh) to 99% (burn to face, neck and head), of the principal sum.

Critical Illness, a \$1,000 benefit is payable to you 30 days after the date of one of the following Critical Illness diagnoses:

- ✓ Heart Attack
- ✓ Coronary Artery Bypass Surgery
- ✓ Stroke or Cerebrovascular (CVA) incident
- ✓ Cancer (certain types are not covered)

Disappearance, if you have accidentally gone missing and have not been found within one (1) year of your disappearance, a benefit equal to the principal sum is paid for loss of life (e.g., 1 x annual salary) to your beneficiary.

Hospital Indemnity, this \$2,500 benefit is payable to you if you are hospitalized for at least 4 days, because of an accident.

A POWER OF ATTORNEY needs to be specific.

If you want to grant Power of Attorney (POA) to another individual(s) to handle matters on your behalf should you become incapacitated, it is important to note that in order for that individual(s) to authorize a beneficiary change, the POA document must specifically state this power.

You should review your Employee Statement of Benefits on an annual basis to make sure that your beneficiary information is up to date.

You can choose to convert your LIFE INSURANCE.

The Group Life Conversion privilege gives you the opportunity, up to the age of 76, to convert your Basic and Supplementary Group Life insurance coverage to an individual policy when terminating employment or retiring. You will not be required to submit a Statement of Health for evidence of insurability if your conversion application is received within 31 days of termination or retirement.

Spousal Coverage

Your spouse, who is covered under the Dependent Life Insurance benefit and under the age of 70, can also convert the full amount of spousal insurance (\$12,000). If application is made within 31 days of your termination of employment, retirement or death, evidence of insurability is not required.

Effective 1 November 2012, the following Group Life Conversion options will be available:

FlexTerm: A term life product designed for people who are looking for an easy-to-understand product at an affordable price. It is also well suited for individuals looking to save by combining term life insurance with disability income.

ParPlus: A permanent life insurance product for people who want insurance coverage for life. It provides a guaranteed basic insurance amount at death with several dividend options to choose from.

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.