



Retiree Benefits At A Glance

Standing Committee on Insured Benefits

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Français au verso

HEALTH PLAN

ISSUE

The work continues to address the challenge of maintaining your Health Plan premium rates at a reasonable level, in the face of increased utilization and prescription drug costs.

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A recent analysis of your Health Plan has indicated that many retirees are using the tips that were provided in your last newsletter. These tips have been beneficial and your actions certainly support the on-going viability of the plan.

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As result, we hope that you have noticed some difference in your out-of-pocket expenses at the pharmacy, without sacrificing the benefits of service or convenience.

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DENTAL PLAN

The Dental benefits provided under your Group Insurance Plan are based upon the usual and customary charges, up to the New Brunswick Dental Fee Guide for general practitioners.

Effective June 1, 2007, claims will be processed for payment based on the 2005 New Brunswick Dental Fee Guide. Previously claims were processed on the 2003 Fee Guide.

REGISTER YOUR “OVER-AGE” DEPENDENT

If your dependent child is between the ages of 21 and 26 and will be attending school as a full-time student at an educational institution this fall, you are able to continue coverage for him/her under your family Health and Dental plan.

But, you must register your “over-age” dependents in September of each year. For more information and to request a registration form, contact the Compensation and Employee Benefits Division at 1-800-561-4012 or (506) 453-2296.

GROUP TRAVEL PLAN

Anytime you leave your province of residence, your Group Travel Plan can provide you and your family with a wide range of coverage for unexpected illness or accidents. However, did you know that there are exclusions and limitations? The following actions (by you or your dependents) will result in rejection of your Travel claim:

- ❖ Traveling to seek medical advice or treatment even if it is recommended by your physician;
- ❖ Traveling contrary to medical advice;
- ❖ Abuse of medication, drugs or alcohol;
- ❖ Pregnancy, miscarriage, childbirth or complications within nine (9) weeks of the expected date of birth;
- ❖ Parachuting, Skydiving, Gliding;
- ❖ Bungee jumping or Mountaineering.

A pre-existing medical condition...

must be stable for three (3) consecutive months prior to travel. Any sickness or injury must have remained stable and did not require medical consultation, diagnosis, hospitalization or a change in medication within this period. You may, however, complete an application for waiver of pre-existing conditions. If completed between 30 and 60 days of your departure this form could save out thousands of dollars if you get sick while traveling.

You should always consider your overall medical condition before making travel plans. If you are unsure what, exactly constitutes a pre-existing medical condition, or would like to request the application for waiver form, contact Medavie Blue Cross at 1-800-667-4511.

DIABETES – PREVENTABLE

Diabetes is a serious illness; and it can lead to problems with your heart, eyes, kidneys, nerves, hands or feet.

Type 2 Diabetes is increasing dramatically, largely because of rising obesity rates and a sedentary lifestyle. Recognizing the risks and signs and taking immediate action can be preventative.

Signs of Diabetes:

1. Very thirsty;
2. Very tired;
3. Losing or gaining weight;
4. Urinating more than usual; or
5. Eating a lot of food.

Small changes make a difference:

- Regular exercise, walking, taking the stairs;
- Eat regularly, reduce sweets;
- Maintain a healthy weight; and
- Regular visits to your physician.

Compensation & Employee Benefits Division

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