

Continuation of Health, Travel & Dental Coverage Options –Termination of Employment & Survivor Benefits

Employees who participate in the health and/or dental benefit plans for employees of the Province of New Brunswick (PNB) have the option to continue coverage if they terminate employment (for any reason including retirement), or if coverage for a surviving spouse and dependents is lost as a result of employee death. The options include:

1. If the employee or surviving spouse is age 50 or older at date of death or termination of coverage, he/she (including eligible dependents) may choose to transfer into the Retiree Plan provided he/she had coverage under the PNB Active plan immediately prior to the loss of coverage. Application must be made within 31 days of loss of coverage. Note: surviving spouses cannot add new spouses & dependents who were acquired through re-marriage or cohabitation;
2. If the employee has terminated employment due to disability, the employee (including eligible dependents) may choose to transfer into the Retiree Plan at any age provided they had coverage under the PNB Active plan immediately prior to the loss of coverage;
3. At any age, the employee or surviving spouse (including their eligible dependents) may choose to convert to an individual policy called the *Select Conversion Plan* (see below) without having to provide proof of insurability.

This option is only available within 31 days following the date of the employee's death or termination of employment.

Select Conversion Plan is designed to provide coverage for routine medical expenses as well as for unexpected medical emergencies and accidents. The *Select Conversion Plan* starts with the Base Module, which provides comprehensive coverage for a variety of medical expenses. From there, Prescription Drugs, Dental and Annual Travel coverage, can be added to accommodate individual needs. Note: the *Select Conversion Plan* does not offer a travel or drug option to individuals age 65 or older.

*** Rates vary by age and gender so a quote must be obtained directly from Medavie Blue Cross by calling 1-888-857-2583 ***

For more information on the above options, contact a Pensions and Benefits Specialist at Vestcor Pension Services Corporation at (506) 453-2296 or toll free 1-800-561-4012.

OTHER OPTIONS

1. As a New Brunswick resident, there are other programs available to you that we encourage you to explore. **For additional information about the programs listed below, contact the respective organizations directly:**
 - New Brunswick Drug Plan – the Department of Health is responsible for this program. Drug coverage is available to all New Brunswick residents (regardless of age).
 - New Brunswick Prescription Drug Program – the Department of Health is responsible for this program and you are encouraged to visit the Department of Health website for more information.
 - Seniors Health Program – Medavie Blue Cross is responsible for the administration of this plan. Drug and health coverage is available to New Brunswick senior residents age 65 or older.
2. An employee or surviving spouse and any of their eligible dependents may apply for an individual policy with any insurer, at any age; however approval will be subject to submission of medical information for proof of insurability. Each insurance provider offers a variety of coverage options at different rates based on age, gender, smoking status, as well as overall health status. For more information on coverage options and to obtain a formal quote, contact an individual insurance sales professional.