



# Employee Benefits At A Glance

Standing Committee on Insured Benefits

Spring 2013

ISBN: 978-1-55471-591-6

français au verso

## DENTAL PLAN

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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 is in accordance with the **2013 NB Dental Fee Guide**.

## EXTENDED HEALTH BENEFITS

Effective March 1, 2013, you are eligible for 80% reimbursement (subject to applicable benefit maximums) for the following expenses:

Benefit	Maximum
<b>Diabetic Equipment:</b> Continuous Glucose Monitoring <ul style="list-style-type: none"> <li>• Transmitters</li> <li>• Sensors</li> </ul>	<ul style="list-style-type: none"> <li>• \$200 per calendar year</li> <li>• Usual &amp; Customary up to \$2,280 per calendar year</li> </ul>
<b>Elastic Support Stockings:</b>	\$200 per calendar year
<b>Medical Garments:</b> <ul style="list-style-type: none"> <li>• Surgical Bra</li> </ul>	2 per calendar year
<b>Medical Supplies &amp; Services:</b> <ul style="list-style-type: none"> <li>• Miscellaneous Oxygen</li> <li>• Shoulder Harness</li> <li>• Slings</li> <li>• Manual Wheelchair Repair</li> </ul>	Usual & Customary

## PRESCRIPTION DRUG BENEFITS

In order for a drug to be eligible for reimbursement under the Drug Benefit program, a Drug Identification Number (DIN) is required. **Natural Health Products (NHP's)** are over-the-counter products, most of which, until recently, were classified as a drug and were assigned a DIN. Health Canada developed new regulations that have re-assigned many NHP's with a Natural Product Number (NPN), which means they are no longer classified with a DIN and are not eligible for reimbursement.

NHP coverage is limited to those products that are deemed eligible according to the new regulations, such as:

- ✓ Antimalarials
- ✓ Magnesium Supplements
- ✓ Pancreatic Enzyme Replacement Therapies
- ✓ Potassium Supplements

Beginning in March 2013, Medavie Blue Cross provided 60 days advance notice to those employees who have claimed Natural Health Products in the last 12-months that are no longer eligible for reimbursement, such as:

- ✓ Calcium
- ✓ Iron
- ✓ Vitamins
- ✓ Hydrocortisone

## VISION CARE

Effective March 1, 2013, Laser corrective surgery, implants and intraocular lenses are now eligible for reimbursement up to a maximum of **\$180 every 2 consecutive calendar years**.

## PARAMEDICAL PRACTITIONERS

Effective March 1, 2013, the list of "Other Practitioners" was expanded to include the following:

- ✓ Dietician
- ✓ Homeopath
- ✓ Occupational Therapist
- ✓ Audiologist

Reimbursement is subject to a \$250 calendar year maximum per practitioner.

## DIABETIC SUPPLIES

Effective March 1, 2013, you are able to use your **drug card** at the pharmacies for purchasing diabetic supplies. You will be charged a 20% co-payment up to a maximum of \$5.00 for the cost of your diabetic supplies that are prescribed by your attending physician.

The following diabetic supplies are now eligible for purchase using your drug card:

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



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## CLAIM REQUIREMENTS FOR ORTHOPEDIC SHOES & ORTHOTICS

Orthopedic footwear is designed to accommodate, remedy or relieve foot deformities and abnormalities. In addition, they are used for those in high-risk categories such as people with diabetes and for common disorders in children.

Eligible orthopedic shoes must be either **custom-made** or **customized** for the individual. While custom-made orthopedic shoes are made from scratch using raw materials, customized orthopedic shoes are prefabricated shoes that have been branded as orthopedic shoes and permanently modified with special features for the individual. The creation of custom-made shoes, as well as modifications to shoes, must be prescribed and dispensed by a Medavie Blue Cross approved health care professional.

Purchasing proper orthopedic footwear starts with a proper diagnosis. Since symptoms presenting in the feet can sometimes be an indication of other health issues, appropriate diagnosis is key to ensuring the patient receives appropriate medical treatment.

Certified orthotists and podiatrists specialize in the assessment, design, fit, manufacture and modification of orthopedic footwear. They routinely perform additional assessments, known as a gait analysis or biomechanical assessments, to obtain a diagnosis and ensure the most appropriate footwear is chosen.

**Effective May 1, 2013**, all claims for orthopedic footwear must include the following documents in order to be considered eligible for reimbursement:

- Prescription based on medical necessity from a Medavie Blue Cross approved health care professional.
- Original paid-in-full receipt from the health care professional detailing the provider number, name, address and phone number, breakdown of cost of shoe and modifications, shoe make/model number and a detailed lab invoice.
- Copy of the gait analysis OR written confirmation by the provider that this evaluation was performed.
- Orthotics must be custom-made from raw materials and must be based on a 3-D cast impression of the foot.

**Note:** Many individuals' needs can be accommodated with well-constructed retail footwear or orthotics and this type of retail footwear is not eligible for reimbursement.

## COMING SOON TO MEDAVIE

<https://www.medavie.bluecross.ca/>

### eClaims

In the next few months, Medavie Blue Cross (MBC) will be launching a new claim submission method that will make submitting your health and dental claims even easier!

It's called **eClaims** and it will allow you to submit a digital photo of your health and dental claims through the MBC secure plan member site.

Visit the Medavie Blue Cross website to learn more about:

- Blue Advantage
- Pharmasave
- Quick Pay Offices
- Direct Deposit

### Mobile App

Medavie Blue Cross has selected experts with a proven-track record of executing globally to partner with them in developing a **Mobile App!**

Keep an eye out for this new app that they will be launching in the coming months for iPhone, Android and Blackberry 10.

The app will enable members to:

- Browse Coverage
- File claims by taking a photo of the receipt and/or claim form
- View past claims history
- Search for approved providers
- Access a virtual ID card, and much more!

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.qnb.ca/pensions](http://www.qnb.ca/pensions).