

Retiree Benefits

AT-A-GLANCE

FALL 2019

 STANDING COMMITTEE ON INSURED BENEFITS

Hopewell Rocks, Hopewell Cape, NB
ISBN: 978-1-4605-2288-2

Dental Plan - Rate Increase

In a 2016 survey, plan members supported updating the dental fee guide to reduce out-of-pocket expenses with reasonable rate increases. Effective January 1, 2020 coverage will be upgraded from the 2015 to the 2017 fee guide with the following rate increases:

	Current Rate	New Rate	Monthly Increase
Single	\$27.98	\$31.95	\$3.97
Family	\$55.95	\$63.89	\$7.94

For those who pay premiums through **deductions from your pension**, your rate increase will occur in December 2019. For those who pay premiums through **pre-authorized chequing**, your rate increase will occur in January 2020.

Health Plan – Benefit Improvements

The Standing Committee on Insured Benefits reviews the plan provisions and funding status on an annual basis. In 2019, the health plan continued to generate a surplus. Effective January 1, 2020 the following benefit improvements will be funded by the surplus without a rate increase:

Health Care Professionals

Dietician, Homeopath, Occupational Therapist and Audiologist services have been added. Your plan will cover up to \$200 per calendar year for each of these professional services.

Physiotherapy, Athletic Therapy and Massotherapy* services are no longer limited to \$45 per visit. Your plan will cover up to \$480 per calendar year for a combination of these services. The coverage amount for each visit will be limited to the typical fee that other NB health professionals would charge for the same service. For example, the fee for massotherapy services in 2019 is \$90 per visit.

***Note:** If only **Massotherapy** services are used, your health plan will cover up to \$400 per calendar year.

Diabetes

Your pharmacist will now accept your Medavie Blue Cross insurance card to purchase **Diabetic Supplies** (excluding sensors). You are responsible to pay 20% of the cost of the supplies, up to \$15 per supply.

Your health plan will reimburse 80% of the cost for:

Continuous glucose monitoring transmitters up to \$160 per calendar year; and

Sensors up to a maximum of \$1,824 per calendar year. You cannot use your insurance card to pay for sensors. A claim for reimbursement must be submitted.

Vision

The costs for **Laser Corrective Surgery, Implants, and Intraocular Lenses** have been added to your existing coverage for **Frames and Lenses**. Your health plan will cover up to \$180 every 2 calendar years for any combination of these items or services.

Eye exams are now a separate benefit. Your health plan will cover 80% of the typical charge for eye exams in the province of NB once every 2 calendar years.

Medical Supplies

Your health plan will cover up to \$160 per calendar year for **Elastic Support Stockings** and/or **Elastic Wraps**.

Surgical bras have been added. Your health plan will cover up to 80% of the cost of 2 surgical bras.

Oxygen, Shoulder Harness, Slings and Manual Wheelchair Repair have been added. Your health plan will cover 80% of the typical charge in the province of NB for each of these items or services.

For more information on your benefits or for a copy of the booklet, contact Vestcor’s Member Services team at 1-800-561-4012 or 506-453-2296 or visit vestcor.org/employeebenefits.