

# EMPLOYEE BENEFITS

At-A-Glance

October 2024

## Who is SCIB?

The Standing Committee on Insured Benefits (SCIB) is comprised of employee and employer representatives, working to ensure that benefit plans are both effective and affordable.

SCIB collaborates with service providers to evaluate the financial health of each plan, assessing whether contributions from employees and employers adequately cover benefit costs.

Through this newsletter, SCIB aims to educate and inform employees about their insured benefits.

## Did You Know?

You can obtain a 3-month supply of certain medications which can help reduce your out-of-pocket expenses and pharmacy dispensing fees.

Consult your medical practitioner about updating your prescription.

## Health Coaching and Chronic Disease Management

If you participate in the Health Plan, this benefit offers you direct access to one-on-one coaching and education services from certified health professionals, without a doctor's referral.

For more information about this benefit, and to find providers and programs eligible for reimbursements, visit [www.medaviebc.ca/livebetter](http://www.medaviebc.ca/livebetter). The benefit maximum is \$500 per calendar year for all programs combined and your plan co-pay (20%) applies. The price varies by programs. You will have to create an account to access your personalized portal and will be required to enter your credit card information to pay the 20% co-pay. For additional information on this benefit, refer to the [Benefit Booklet for Active Employees](#) available at [www.gnb.ca/employeebenefits](http://www.gnb.ca/employeebenefits).

For all questions related to this benefit and the portal, contact Medavie Blue Cross at 1-888-227-3400.

### The benefit includes 4 different programs:

- **Lung Health** (asthma, chronic obstructive pulmonary disease (COPD) and smoking cessation)
- **Heart Health** (hypertension and weight management)
- **Diabetes Care** (type 1 and 2)
- **Menopause Care** (perimenopause and menopause symptoms)

## Dependent Coverage for Students

One to three months before a dependent's 21<sup>st</sup> birthday, the insurer, Medavie Blue Cross, will send you a letter advising of the upcoming termination of Health, Travel and Dental coverage for your dependent child. Coverage can be maintained past age 21 if they are attending an accredited school, college, or university on a full-time basis.

To continue coverage past age 21, you must advise your employer (HR and/or Payroll services) within 31 calendar days following their 21<sup>st</sup> birthday and provide proof of full-time enrolment in an accredited post-secondary institution.

Health, Travel and Dental coverage for students can continue until their 26<sup>th</sup> birthday. It is your responsibility to notify your employer if they complete their studies prior to their 26<sup>th</sup> birthday, as they will no longer be eligible for coverage under your plan.



## Is your Beneficiary up to date?

When enrolled in Life and Accidental Death and Dismemberment (AD&D) insurance, it is important to have a designated beneficiary on file with Vestcor. The Annual Employee Statement you receive from Vestcor is an excellent opportunity to verify that you have a beneficiary listed and that the information is accurate. If no beneficiary is listed, or if all designated beneficiaries predecease you, the benefit will be paid to your estate.

To designate or change your beneficiary, please complete the **Beneficiary Designation/Change Form** available at [www.gnb.ca/employeebenefits](http://www.gnb.ca/employeebenefits).



## Coverage for Mental Health Practitioners

If you are currently enrolled in the Health Plan, the coverage is 80%, up to a maximum of \$1,000 per calendar year, for services provided by a Medavie Blue Cross approved psychologist, clinical counsellor, social worker, psychoeducator or psychotherapist.

## Employee Dental Plan: How are premiums determined?



Dental fees charged by dentists are based on the Dental Fee Guide established by the New Brunswick Dental Society. Historically, dental fees have increased annually.

SCIB conducts an annual review of the dental plan premium rates, which are determined based on the Dental Fee Guide, to maintain a balance between out-of-pocket expenses for employees and their monthly premium costs. Implementing the most recent version of the Dental Fee Guide leads to an automatic increase in monthly premiums for all employees enrolled in the dental plan.

### What is included in my Employee Dental Plan?

Refer to the **Benefit Booklet for Active Employees** to find out!  
[www.gnb.ca/employeebenefits](http://www.gnb.ca/employeebenefits)

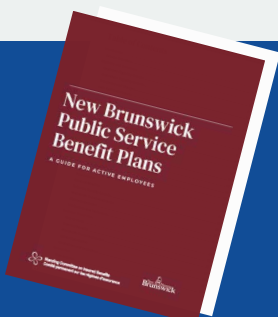
## Are you living with diabetes?

If you are insulin dependent and using a Glucose Monitoring System (GMS), such as Free Style Libre or Dexcom, as of June 1<sup>st</sup>, 2024, the maximum coverage amount was increased to \$4,000 per calendar year.

Additionally, GMS transmitters and sensors are now eligible for direct payment through your Medavie Blue Cross Identification Card (often referred to as your drug card) at the point of sale, with the out-of-pocket expense (co-pay) of 20%.

### Reminder to check your payslips!

Please remember to review your payslips periodically to confirm that your benefit deductions are correct. Notify your payroll office immediately if you see an error. For current premium rates, refer to page 7 of the **Benefit Booklet for Active Employees** available at [www.gnb.ca/employeebenefits](http://www.gnb.ca/employeebenefits).



For more information on your benefits, please contact the Member Services team at Vestcor, our Plan's Administrator, at 1-800-561-4012 or 506-453-2296 or consult the **Benefit Booklet for Active Employees** at [www.gnb.ca/employeebenefits](http://www.gnb.ca/employeebenefits). The Benefit Booklet for Active Employees can also be accessed by scanning the QR code to the right with the camera from a smart mobile device (Apple iPhone or Android for example).



### Medavie Blue Cross



Discounts on products and services!  
[www.BlueAdvantage.ca](http://www.BlueAdvantage.ca)