

RETIREE BENEFITS

At-A-Glance

October 2025

October is World Menopause Month

Menopause is a natural, yet often misunderstood transition. Symptoms of perimenopause can affect you or your loved ones' vitality as early as in their thirties. The good news is, there are resources available to help.

World Menopause Month provides a time to raise awareness about menopause, promote open discussions, and provide access to information while empowering individuals experiencing menopause to take control of their health.

Through the GNB Retiree Health Plan, you have access to one-on-one coaching and education services from certified health professionals with specialized expertise in menopause, without a doctor's referral.

The benefit covers 80% of the quarterly subscription fee, up to a maximum of \$500 per calendar year.

To access the Health Coaching and Chronic Disease Management benefit:

- Log in to your account on the [Blue Cross Member Services Site](#) or through the **Blue Cross Mobile App**
- Click on **Connected Care**
- Select **Health Coaching & Chronic Disease Management**
- Click on **Menopause Assessment and Coaching**

For more information, please refer to the [Benefit Booklet for Retirees](#) or [Personalized Health Coaching for Chronic Care | Medavie Blue Cross](#).

***Please note:** The Health Coaching and Chronic Disease Management benefit also includes three other modules: Lung Health, Heart Health, and Diabetes Care. The annual maximum of \$500 is a combined amount for all modules.*



Save on glasses and contact lenses with KITS



Medavie Blue Cross has partnered with KITS, a Canadian eye care provider, to help members save on stylish glasses and contact lenses, including designer frames and lens upgrades.

You are eligible for KITS through your Vision Care benefits of the GNB Employee Health Plan.

For more information on rebates offered and to access KITS:

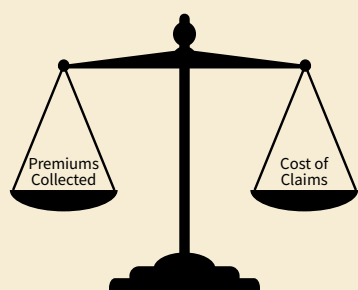
- Log in to your account on the [Blue Cross Member Services Site](#) or through the **Blue Cross Mobile App**
- Click on **Connected Care**
- Select **Vision Care – KITS**

***Please note:** Purchases must be paid upfront and submitted for reimbursement. If you have any questions, call Medavie Blue Cross at 1-888-227-3400.*

Have you considered using virtual pharmacies?

There are many options available for virtual pharmacies. For example, your current pharmacy chain may offer an online or virtual option to provide home delivery. You may also have seen options for virtual pharmacies online. Please keep the following information in mind if you are considering using a virtual pharmacy:

- Review the information regarding virtual pharmacies on the [Government of Canada website](#).
- Virtual pharmacies may not serve all of your needs, for example, when you have an immediate need for a medication and cannot wait for it to be delivered by mail, or if you need specialty medications that require you to attend a specialized clinic.
- Ensure your chosen virtual pharmacy has a reliable delivery system in place with contingency plans in the event their primary delivery method is disrupted by a postal strike, for instance.



How are premium rates determined for the Health and Dental Plans?

The GNB Retiree Health and Dental Plans are self-insured, and the funding arrangement is Administrative Services Only (ASO). This means, the **total premiums collected less the total cost of claims*** determines whether the Plan has a deficit or surplus. It is a simple equation of premiums versus claims.

At the end of the year, if a Plan is in deficit, premium rates need to be increased to cover this deficit, and if it has a surplus, it could allow for an increase in some benefit coverage.

* The total cost of claims includes a small percentage to administer the claims.

Blue Cross Mobile – Manage your health benefits ANYWHERE, ANYTIME.

Getting started is easy — just download the app and follow the simple instructions on your phone!

All you need are your Identification and Policy numbers found on your member card to register.

Once logged in to the **Medavie Blue Cross Mobile app**, you can:

- ✓ Submit a claim
- ✓ View past claims
- ✓ Browse coverage
- ✓ Access digital health and wellness services through Connected Care and more!

You can access both the **Medavie Blue Cross Mobile app** and the **Member Services site** using the same email and password!

Please note that you must be the primary (main) cardholder on your plan to register.



Download the app today by scanning the QR code or go to medaviebc.ca/app. Still can't find what you need? Call Medavie Blue Cross at 1-800-667-4511.

Have questions or comments about your benefits?

Contact the Member Services Team at Vestcor, our Plan's Administrator, at **1-800-561-4012** or **506-453-2296** or by submitting your questions gnb.ca/employeebenefits. You can also consult the **Benefit Booklet for Retirees** by scanning the QR code on the right or by visiting the website.

