

RETIREE BENEFITS

At-A-Glance

October 2026

Connected Care – Your Digital Health & Wellness Hub

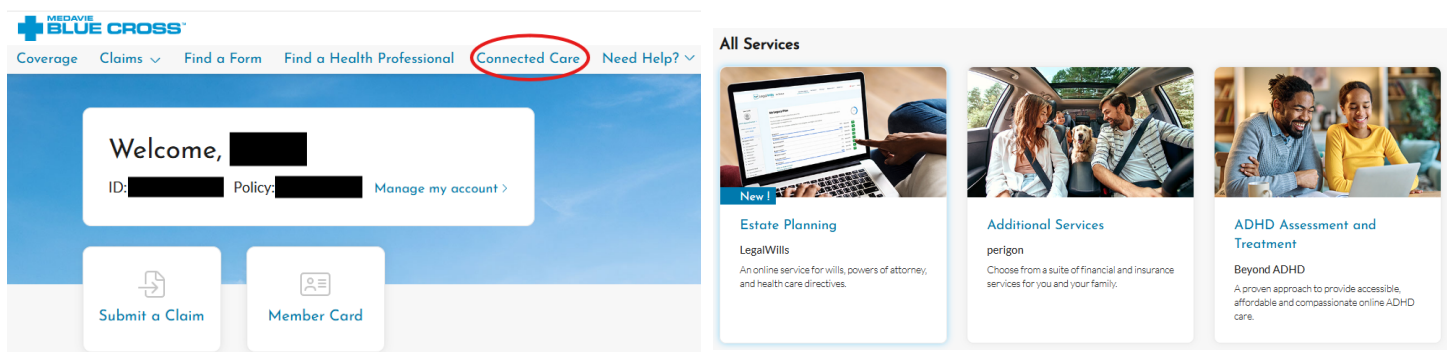
As a participant in the GNB Retiree Health Plan, you can enjoy exclusive offers and some coverage through your Extended Health Benefits (EHB) to help make your care more affordable. Connected Care is your personal gateway to feeling better, staying healthy, and getting support when you need it, in one easy to access digital hub.

Key Benefits:

- Convenient access to trusted providers
- Bilingual service (French & English)
- Preferred pricing for members of the Health Plan
- Faster access to care anytime, anywhere
- Virtual support for many different health needs
- Personalized care plans based on your needs
- Helpful insights powered by your health data

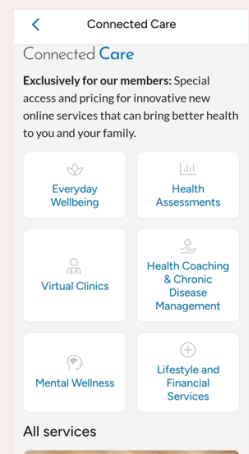
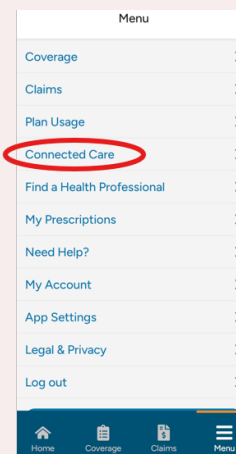
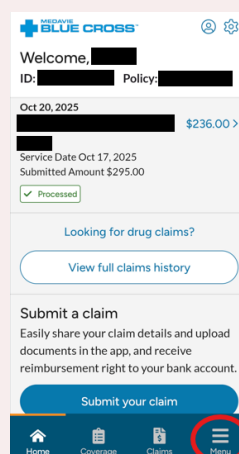
Getting started is easy:

1. Log in to your [Medavie Blue Cross Member Services](#) site to view Connected Care programs.



2. Choose the service that fits your needs. Each program page explains what it offers, how it works, what it costs, and how reimbursement works.
3. Follow the simple prompts to book an appointment, sign up for a program, or order a home kit.

You can also access Connected Care via the Medavie Blue Cross Mobile app.



NEW! Flight Delay Service

The Flight Delay Service is now included with your Medavie Blue Cross Travel Plan.

Flight delays can be stressful. This service is designed to help reduce the impact of unexpected disruptions by providing automatic compensation when eligible delays occur.

What is included:

- Delay of 3+ hours – Airport lounge access or \$40 per person if unavailable.
- Delay of 6+ hours – \$50 per person, up to a maximum of \$200, and a hotel room or \$350 per policy if a room is unavailable.

Certain conditions, limitations, and exclusions may apply.

IMPORTANT! To activate this service, you **must** create a Flight Delay Service account using a unique password and register your flight at least 24 hours before departure. Once registered, the service will monitor your flight and notify you by text message and email if a delay of 3+ hours occurs.

To learn more or to register a flight, please log into your [Medavie Blue Cross Member Services Site](#) or open the Blue Cross Mobile app.



2025 Health and Dental Plans Benchmarking Survey

GNB benchmarked its health and dental benefits against twelve public sector organizations to evaluate the competitiveness, sustainability, and alignment with retiree needs. The survey provided a comparison against peer groups to identify strengths, trends, areas for improvement in plan design, coverage levels, cost sharing, and rates.

Insights and Findings:

- Relative to the peer groups, the GNB Retiree Benefit Plan rates show stability since 2023, with modest increases compared to other respondents.
- The majority of respondents offer a Retiree Health Plan, however only 50% offer a Retiree Dental Plan.
- Only 50% of respondents continue drug coverage past age 65 like GNB does.
- GNB, like the majority of respondents, applies mandatory generic substitutions and uses a managed drug formulary. The formulary is consistent with the one of the Employee Health Plan.
- Most respondents offer vision coverage maximums between \$200 and \$400 every 24 months. The GNB Employee Health Plan offers \$300 per two calendar years.
- Only half of the respondents offer the Health Coaching and Chronic Disease Management benefit and only 25% include coverage for menopause like GNB does. The GNB coverage is up to \$500 per calendar year for all modules combined.

Have questions or comments about your benefits?

Contact the Member Services team at Vestcor, our Plan's Administrator, at **1-800-561-4012** (toll free) or **506-453-2296** or by submitting your questions at gnb.ca/employeebenefits.

You can also consult the [Benefit Booklet for Retirees](#) by scanning the QR code to the right with the camera from a smart mobile device or by visiting the website.

