



HAVE YOU REGISTERED YOUR OVER-AGE DEPENDENT?

If your child is between 19 and 24 years of age and will be attending school as a full-time student, you are able to continue coverage for him/her under your family Health and/or Dental Plan. This may allow your dependent to opt out of coverage at their school.

But, you must register your "over-age" dependents each year by the end of August for each academic year. You can also access the form on our Website at unb.ca/hr/_resources/forms/overagedependent11.pdf.

DID YOU KNOW?

To ensure that the UNB Prescription Drug Plan remains relevant and up-to-date, new medications are analyzed by an independent expert Medication Advisory Panel (MAP). The MAP assesses whether they should be added for coverage. In 2012-13 more than 20 new or updated meds were added for conditions ranging from asthma to strokes. For more information: <http://www.unb.ca/hr/benefits/forcurrentemployees.html>

The Top 10 Prescription Drugs used by members of the UNB Health Plan represented 23% of total prescription drug costs for 2012. The Top 10 Drugs by cost for 2012 are as follows:

| | Paid Amount 2012 | Class of Drug | Indication |
|-----|------------------|------------------|--|
| 1. | Enbrel | Biologic Drug | Severe Plaque Psoriasis, Psoriatic Arthritis and Rheumatoid Arthritis |
| 2. | Remicade | Biologic Drug | Crohn's Disease and Rheumatoid Arthritis |
| 3. | Gleevec | Traditional Drug | Leukemia |
| 4. | Neulasta | Biologic Drug | Chemotherapy - induced Neutropenia |
| 5. | Advair | Traditional Drug | Asthma |
| 6. | Humira | Biologic Drug | Rheumatoid Arthritis, Psoriatic Arthritis, Ankylosing Spondylitis, Crohn's Disease |
| 7. | Copaxone | Biologic Drug | Multiple Sclerosis |
| 8. | Esomeprazole | Traditional Drug | Acid Reflux |
| 9. | Omeprazole | Traditional Drug | Acid Reflux |
| 10. | Coversyl | Traditional Drug | High blood pressure |

ELIGIBILITY CHANGES

Don't forget to notify Human Resources if your eligibility changes. For instance, if you get married or have a baby, you must apply for coverage within 31 days. Please do not delay submitting your request, as late requests can affect your insurability.

Also, if you are currently not enrolled in the Health and/or Dental Plans because you have other coverage, don't forget to notify Human Resources if you lose that coverage. You must notify HR within 31 days.

Medavie Blue Cross Mobile: Take us with you

The new mobile app ensures you have fast, reliable and easy access to everything you need to access your Medavie Blue Cross benefits.

Submit a claim

Submit your claims through the app and have your reimbursement deposited directly to your bank account. (Currently for Group plan members with access to the secure member site only)

View past claims

Look up what claims you've submitted and family claims history in one convenient location.

Browse coverage

Now you can search your coverage to find out which are eligible benefits. You can even search by prescription drug name.

Find a health professional

Using GPS-style navigation, find a health professional near you – whether you're close to home or travelling.

Save your favourites

Keep them all together in My Health Professionals for quick reference and easy calling.

Access a mobile ID card

An electronic version of your ID card displays before you even login to the app. Simply show this mobile version to your health professional as proof of coverage.

Only Medavie Blue Cross members who are registered on the **Member Services site** can login. To submit a mobile claim, make sure you're set up for Direct Deposit (*currently for Group plan members only*) —just click the 'Member' tab once logged in to the Member Services site. Simply scan the QR code with your mobile device for more information.



Fringe Benefit Review Committee

The UNB Group Benefits plans are overseen by a joint committee of employee groups and employer representatives. Their goal is to ensure that the plans remain relevant and financially stable over the long term. One innovative development has been the creation of Key Performance Indicators (KPI's). Think of it as a dashboard displaying what is functioning well and where there is trouble developing. For more information check out: <http://www.unb.ca/hr/benefits/forcurrentemployees.html>

Group Travel Plan

In January, 2012, UNB's Travel Insurance provider, AXA Assurances Inc., was acquired by the SSQ Financial Group. With one exception, coverage under the Group Travel Insurance provider remains unchanged by the acquisition. The card and phone number is the same. The exception is for Plan Members making claims for Out-of-Province Referrals. Out-of-Province referrals are claims for travel expenses while accessing health care services not available in New Brunswick. Those claims are made directly to SSQ Financial.

Smart Phone Apps

Did you know that some of our benefits plan providers now have free apps available? Both Medavie Blue Cross and Shepell FGI offer them. Using the apps you'll be able to check your coverages, submit claims and access EAP services. Check them out:

My EAP

The award-winning My EAP app provides fast and easy access to information on a wide variety of health and wellness topics and new interactive tools. It is now available worldwide and it's free to download.

New features include:

- First Chat: secure and confidential online chat with a professional counselor, EFAP support service inquiry and booking (Canada)
- Social Media integration for sharing on Facebook, Twitter and via email
- Notifications on the latest content, tools and app news

Discover expert information, support, and practical solutions for issues that impact your work, health, and life - directly on your mobile device.

My EAP is available on iPhone, iPod, iPad, BlackBerry and Android devices. Visit your device app store or shepellfgi.com. Or simply scan the QR code below with your mobile device. Be sure to download on every device in your household!



eClaims Made Easy

eClaims is the newest way for Medavie Blue Cross plan members to submit claims. eClaims is simple to use: you just need to complete a few questions, attach a photo of or scan your receipt and submit through the secure plan member website.

3 Simple steps:

1. Log in to the plan member site
2. Sign up for Direct Deposit
3. Click on "eClaims" and follow the instructions to submit your claim online.

For more details please refer to the

Medavie Blue Cross website.
www.medavie.bluecross.ca

Mental Health Awareness

Definitions of mental health and mental illness are changing. In the past, a person was considered to have good mental health simply if they showed no signs or symptoms of a mental illness. In recent years, there has been a positive shift towards a more holistic approach to mental health; the shift focuses on identifying components of mental wellness and mental fitness.

Good mental health is not just the absence of mental illness.

Need Help?

- Talk to your family doctor
- Contact your Employee and Family Assistance Program (1-800-387-4765)
- Check out community mental health resources or contact the Canadian Mental Health Association (CMHA)
- Attend workshops and education sessions in the community
- Talk to your friends and family; share your feelings and let them be part of your wellness team

War Zone Restrictions

SSQ Financial Group publishes a monthly list that indicates areas where possible limitations or exclusions may affect coverage should you need to file a claim. The list is available from UNB Human Resources. Many exclusion zones might not be immediately top-of-mind (eg. Egypt, Fiji, Thailand, India, Qatar) so we encourage you to review the listing regularly. Additionally, Foreign Affairs and International Trade Canada posts updates on countries around the world. The listing is posted on the web at voyage.gc.ca/countries_pays/menu-eng.asp. These updates indicate whether Canadians should:

- Exercise normal security precautions – there is no significant security concerns
- Exercise a high degree of caution – there are identifiable security concerns, and travelers should be alert and vigilant to their surroundings
- Avoid non-essential travel – there is a specific security concern, and travelers should reconsider their need to travel at this time
- Avoid all travel – there is an extreme risk to personal safety, and Canadians should not travel at this time

If you are going to be travelling abroad and the country you will be visiting is a war-zone risk, you must contact with UNB HR. You may be able to apply for an endorsement that indicates that you will be covered (may be an additional fee). When contacting, you need to provide a list of full names of the insured member(s), length of travel time, and the countries to which you will be travelling.

FAQ's

Does the UNB Health Plan cover the costs for any Over-the-Counter drugs?

UNB's Health Plan (and in particular, the prescription drug component) covers some life-sustaining over-the-counter drugs. For more information, please contact UNB Human Resources.

How do I find out whether a drug or medical treatment / dental treatment will be covered under the Plan?

You can contact Medavie Blue Cross directly at 1-800-667-4511. A representative will provide you with information regarding your coverage eligibility. Please note that you will be asked to provide your Policy Number and Identification Number. Those numbers are listed on the Medavie Blue Cross card.

Do I have coverage in our Travel Plan that pays benefits for cancelled trips and /or lost baggage?

No, the UNB Travel Plan covers unexpected medical costs while travelling only.

I am a new employee and new to New Brunswick, my family has not yet joined me, are they eligible for coverage?

Yes. So long as they are Canadian citizens, residing in Canada, they are eligible for coverage on your group plan.

Plan Changes Effective July 1, 2013

| <u>UNB Health Plan</u> | <u>Monthly Rates (Family)</u> | <u>2013</u> | <u>2012</u> | <u>2011</u> |
|---|---|-------------|-------------|-------------|
| There have been no significant changes to coverage in the plan for 2013/14. | <u>Plan</u> | | | |
| | Health | \$218.34 | \$240.09 | \$225.52 |
| | Dental | \$94.82 | \$104.08 | \$90.35 |
| <u>UNB Dental Plan</u> Effective July 1, 2013, benefits will be paid based on the 2013 New Brunswick Dental Fee Guide. | Group Life & Family Protection Benefit (per \$1,000 of annual salary) | \$0.8617 | \$0.6155 | \$0.4730 |
| | Long Term Disability Insurance (per \$100 of monthly salary) | \$2.128 | \$2.063 | \$2.028 |
| | | | | |

UNB's Benefits Timeline - Life Events

| <u>LIFE EVENT</u> | <u>BENEFITS PROGRAM(S)</u> | <u>Action</u> |
|----------------------------------|--|---|
| Get hired | | Congratulations and welcome! |
| Qualify for UNB benefits | Dependent on employee group | Contact UNB Human Resources |
| Get married | Health, Travel, Group Life & Dental | 31 days to add spouse |
| Have children | Health, Travel, Group Life & Dental | 31 days to add children |
| Be a lifelong learner | UNB Tuition Waiver Benefit | Earn a new degree or take courses |
| Life happens | Health, travel, dental, life, LTD, accident, employee and family assistance program and critical choice care insurance | Get the support you need whether it be filling a prescription or protecting your loved ones from financial loss due to illness or death |
| Child graduates from high school | Tuition Waiver | Take advantage of the UNB Tuition Waiver for Dependents |
| Children turn 19 years of age | Health, Travel & Dental | Submit Overage Dependent Form every year in September in order to keep coverage in force for dependents who are continuing full-time education |
| Thinking about retirement? | Pension & Retirement Allowance | Speak to someone from UNB Human Resources about getting a pension estimate and sign up for the Annual Pre-Retirement Presentation held each year in the fall |
| Six months before retirement | All | Send notification to UNB HR of your intention to retire and apply for your Canada Pension Plan and Old Age Security (if applicable) |
| Three months before retirement | Pension & Retirement Allowance | Make an appointment with UNB HR to submit your paperwork |
| Retirement | All | Congratulations! |
| Thirty-one days after retirement | Prescription Drugs, Dental, Retirement Allowance and Group Life | Make arrangements for transferring your retirement allowance to your own RRSP; convert your life insurance to an individual plan; sign up for the NB Seniors' Health Plan through Medavie Blue Cross at age 65 and join the NB Retirees' Dental Plan |

