



# Your Group Benefits Booklet

## **The University of New Brunswick**

- UNB - Fredericton Teachers
- UNB - Fredericton - General Labour and Trades
- UNB - Fredericton – Office
- UNB - Fredericton - Administrative Professional Group
- UNB - Saint John Teachers
- UNB - Saint John - Administrative Professional Group
- UNB - Saint John - CUPE Local 3339
- UNB - Retirees on Long Term Disability
- UNB – Fredericton Security
- UNB - Early retirees on incentive program
- UNB - Professional, Technical Staff Union

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## **PRIVACY PROTECTION PRACTICES**

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In the course of providing customers with quality health, life and travel coverage, Medavie Blue Cross acquires and stores certain personal information about its clients and their dependents. The purpose of this document is to keep you informed about privacy protection practices at Medavie Blue Cross.

Protecting personal information is not new to Medavie Blue Cross. Ensuring the confidentiality of client information has always been fundamental to the way we do business and our staff understand that the privacy policies and procedures we have in place to ensure confidentiality are to be taken very seriously.

### ***What is personal information?***

Personal information includes details about an identifiable individual and may include name, age, identification numbers, income, employment data, marital and dependent status, medical records, and financial information.

### ***How is your personal information used?***

Your personal information is necessary to allow Medavie Blue Cross to process your application for coverage under its health, life and travel plans. Your personal information is used:

- to provide the services outlined in your contract or the group contract of which you are an eligible member
- to understand your needs so that we can recommend suitable products and services, and
- to manage our business

### ***To whom could this personal information be disclosed?***

Depending on the type of coverage you carry with us, release of selected personal information to the following may be necessary in order to provide the services outlined in your contract:

- other Canadian Blue Cross organizations in order to administer your benefit plan if you reside outside the Atlantic Provinces, Quebec or Ontario
- specialized health care professionals when necessary to assess benefit or product eligibility
- government and regulatory authorities in an emergency situation or where required by law
- Blue Cross Life Insurance Company of Canada and other third parties, on a confidential basis, when required to administer the benefits outlined in your contract or your group's contract, and
- the plan member of any contract under which you are a participant

We do not provide or sell personal information about you to any outside company for use in marketing and solicitation. Personal information about you or your dependents is not released to a third party without permission unless necessary to fulfill the services Medavie Blue Cross is contracted to provide to you.

## PRIVACY PROTECTION PRACTICES

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### *To whom could this personal information be disclosed? (Cont'd)*

To ensure Medavie Blue Cross is able to provide you with the best possible service, it is important that the personal information we use is accurate and up to date. You can help by keeping us informed of changes of address, marital status and the addition or deletion of dependents. Should you become aware of errors in our information about you, please contact our customer service personnel and we will ensure the data is corrected.

By becoming a Medavie Blue Cross customer or filing a claim for benefits, you are agreeing to allow your personal information to be used and disclosed in the manner outlined above. If you prefer that we not use or disclose your personal information in those situations where it is not necessary to administer your benefit plan, please visit our Web site or write to us at the address provided.

Please note that not allowing Medavie Blue Cross to use information about you may mean we may not be able to provide you with certain products or services that may be of use to you.

For more information on Medavie Blue Cross's privacy policy, contact us using one of the following:

[www.medavie.bluecross.ca](http://www.medavie.bluecross.ca)

1-800-667-4511 or 1-800-355-9133 (in Ontario)

Chief Privacy Officer  
Medavie Blue Cross  
Risk Management Group  
644 Main Street  
PO Box 220  
Moncton, NB E1C 8L3

or

[privacyofficer@medavie.bluecross.ca](mailto:privacyofficer@medavie.bluecross.ca)

If the issue is not resolved to your satisfaction, you may file a complaint in writing to:

Office of the Privacy  
Commissioner of Canada  
112 Kent Street  
Ottawa, Ontario K1A 1H3

## **ABOUT THIS BOOKLET**

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Medavie Blue Cross administers the following benefits on behalf of The University of New Brunswick:

- Hospital Benefit
- Extended Health Benefit
- Vision Benefit
- Drug Benefit
- Dental Benefit

The information contained in this booklet summarizes the important features of your group program; is prepared as information only; and does not, in itself, constitute an agreement. The exact terms and conditions of your group benefit program are described in the group policy held by your employer.

Where legislated, you have the right to request a copy of the group policy details pertaining to your insured coverage, a copy of your application for benefits, and any written statements or other records provided to the Company as evidence of your health. You may also request, with reasonable notice, a copy of the contract for insured benefits. The first copy will be provided at no cost to you. A fee may be charged for subsequent copies. All requests for copies of documents should be directed to Medavie Blue Cross.

Every action or proceeding against an insurer (i.e. Medavie Blue Cross) for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act.

This booklet replaces any previously issued booklet.

## **HOSPITAL BENEFIT**

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If you (or your dependents, if applicable) incur charges in Canada for any of the following while insured, Medavie Blue Cross will pay the usual, customary and reasonable charges for these eligible expenses, based on any deductible, co-insurance or maximum amount shown below, less the amount allowed under any government health program. Benefit maximums are applied on a per person basis.

**Co-insurance: 100%**

### ***HOSPITAL ROOM***

The difference between standard ward accommodation and semi-private room accommodation.

### ***OUTPATIENT SERVICES***

Charges for outpatient and diagnostic services of a hospital approved by Medavie Blue Cross.

### ***TERMINATION***

Hospital benefit ceases upon death of the employee.

### ***WHEN AND HOW TO MAKE A CLAIM***

Hospital benefit is paid directly to the hospital. Your identification card should be shown at the hospital who will arrange to bill Medavie Blue Cross directly.

Claims must be submitted within 24 months of receiving services or supplies. No claims will be paid by Medavie Blue Cross after the termination date of this plan.

## **EXTENDED HEALTH BENEFIT**

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If you (or your dependents, if applicable) incur charges for any of the following while insured, **Medavie Blue Cross will pay the usual, customary and reasonable charges for these eligible expenses, based on any deductible, co-insurance or maximum amount shown below, less the amount allowed under any government health program.** Benefit maximums are applied on a per person basis.

**Co-insurance: 100%**

### ***OXYGEN***

Charges for oxygen on the written authorization of the attending physician.

### ***PRIVATE DUTY NURSING***

Maximum: \$10,000 in a calendar year

Provided you do not reside in a convalescent nursing home and the nurse is not a relative, charges for medically necessary home nursing care performed by a registered nurse, registered nursing assistant or licensed practical nurse are eligible. Written authorization of the attending physician is required.

All nursing services must be pre-approved by Medavie Blue Cross in order to be considered for reimbursement.

### ***PROFESSIONAL AMBULANCE (IN CANADA ONLY)***

Charges for licensed ambulance services required to transport a stretcher patient to and from the nearest hospital able to provide essential care. Charges for air transport are included to the maximum deemed appropriate by the airline on a regularly scheduled flight.

### ***ACCIDENTAL DENTAL***

Dental treatment when natural teeth have been damaged by a direct accidental blow to the mouth or jaw. Services must be rendered or approved for payment by Medavie Blue Cross within 180 days of the accident. Benefits will be paid up to the usual and customary fee of the current Dental Association Fee Guide for general practitioners where services are rendered.

All deferred dental treatment must be completed and approved for payment by Medavie Blue Cross no later than the last day of the month in which the person turns 21 years of age unless otherwise prescribed by statute, in which case the statutory provision applicable in the province where the participant resides shall apply.

When such dental treatment must be deferred because of the age of the patient, or other factors which are justified, in the opinion of Medavie Blue Cross, the claim may be approved for later payment. To meet our payment criteria, the participant must have been covered by Medavie Blue Cross for accidental dental at the time the accident occurred, and must still be covered by Medavie Blue Cross at the time the services are rendered. The only exception to this criterion is when the participant is uninsured for dental benefits at the time the service is rendered, in which case the claim may be approved. The subscriber must submit to Medavie Blue Cross within 180 days of the accident complete details of the required services from the dentist and reason for deferment.

## **EXTENDED HEALTH BENEFIT**

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### **Helpful Tip**

Remember usual, customary and reasonable charges may apply. Contact Blue Cross if you have any questions.

### ***INTRAUTERINE CONTRACEPTIVE DEVICES/DIAPHRAGMS***

Purchase of an intrauterine contraceptive device (IUD)/diaphragms on the written authorization of the attending physician.

### ***DIABETIC EQUIPMENT***

Maximum: \$700 in a calendar year

Charges for the following equipment on the written authorization of the attending physician for treatment and control of diabetes: CGM transmitters, glucometer or equipment that performs similar functions and approved by Medavie Blue Cross.

### ***DIABETIC SUPPLIES***

Charges for needles, syringes, swabs, test tapes, lancets, CGM sensors and insulin pump supplies for the treatment and control of diabetes on the written authorization of the attending physician.

### ***HEARING AIDS***

Maximum: \$2,000 for one hearing aid (limited to the left or right ear only) every three consecutive calendar years. Dependent children less than 21 years of age, requiring a hearing aid for each ear, are eligible for two hearing aids (one for each ear) to a combined maximum eligible expense of \$2,000 every three consecutive calendar years.

Charges for a hearing aid and repairs (excluding batteries and exams), when prescribed by an otolaryngologist, otologist and/or registered audiologist.

### ***SMOKING CESSATION AIDS***

Maximum: \$800 every 5 consecutive calendar years

Charges for smoking cessation aids.

### ***INJECTABLES - Applicable to UNB - Retirees on Long Term Disability and UNB - Early retirees on incentive program***

Charges for vaccines and injectables.

### ***CHRONIC DISEASE MANAGEMENT***

Maximum: \$500 in a calendar year

Charges for services rendered by a Medavie Blue Cross approved provider specialized in chronic disease management. Services must be delivered by the Medavie Blue Cross approved provider for medical conditions deemed eligible by Medavie Blue Cross. Coverage includes: initial assessment, counselling and follow up sessions; education relating to symptom management, medication usage; and development of action plans.



## **EXTENDED HEALTH BENEFIT**

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### **Helpful Tip**

Remember usual, customary and reasonable charges may apply. Contact Blue Cross if you have any questions.

### ***MEDICAL SUPPLIES AND EQUIPMENT***

Charges for the following medical supplies and equipment, when prescribed by an authorized physician:

- burn pressure garments;
- surgical compression garments;
- rental (or purchase, if approved by Medavie Blue Cross) of a wheelchair, wheelchair cushions, scooter, walker or hospital-type bed;
- equipment for the administration of oxygen;
- insulin pump;
- compression pump;
- lymphoedema sleeves (limited to 2 in a calendar year);
- transcutaneous electrical nerve stimulator (TENS machine).

Charges for the purchase of cranial remolding helmet (limited to two per lifetime) when prescribed by a neurosurgeon, pediatrician or an appropriate specialist. Eligible expenses must be pre-approved by Medavie Blue Cross.

Once the original equipment purchase is approved, the rental or approved purchase of another piece of similar equipment will be limited to once every 5 consecutive calendar years.

### ***ORTHOPEDIC FOOTWEAR & SUPPLIES***

Maximum: \$250 in a calendar year

Charges for orthopedic footwear when the footwear has been customized with special features to accommodate relieve or remedy some mechanical foot defect or abnormality. A prescription from an orthopedic surgeon, physiatrist, rheumatologist, chiropodist/podiatrist or the attending Physician is required along with a copy of the biomechanical or gait analysis from the health care professional. Also, charges for footwear modifications, adjustments, supplies and/or molded arch supports when prescribed by one of the health care professionals noted above to accommodate, relieve or remedy some mechanical foot defect or abnormality.

### ***MOLDED ARCH SUPPORTS***

Maximum: \$200 in a calendar year

Charges for molded arch supports to accommodate, relieve, or remedy some mechanical foot defect or abnormality, excluding their replacement (except for pathological change), on the written authorization of an orthopedic surgeon, physiatrist, rheumatologist, chiropodist/podiatrist or the attending physician.

### ***OSTOMY SUPPLIES***

Charges for essential ostomy supplies on the written authorization of the attending physician.

## **EXTENDED HEALTH BENEFIT**

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### **Helpful Tip**

Remember usual, customary and reasonable charges may apply. Contact Blue Cross if you have any questions.

### ***PARAMEDICAL PRACTITIONERS***

Maximum: 50 occurrences for a licensed physiotherapist, acupuncturist, athletic therapist, osteopath, dietician, chiropracist/podiatrist, chiropractor (including x-rays), naturopath, massage therapist and occupational therapist in a calendar year

### ***PHYSIOTHERAPIST/ACUPUNCTURIST/ATHLETIC THERAPIST***

Overall maximum: \$650 in a calendar year

Charges for treatment, except when performed in a hospital, by a licensed physiotherapist/acupuncturist/athletic therapist.

### ***OSTEOPATH***

Overall maximum: \$650 in a calendar year

Charges for treatment, except when performed in a hospital, by a licensed osteopath.

### ***DIETICIAN***

Overall maximum: \$650 in a calendar year

Charges for treatment, except when performed in a hospital, by a licensed dietician.

### ***CHIROPODIST/PODIATRIST***

Overall maximum: \$650 in a calendar year

Charges for treatment, except when performed in a hospital, by a licensed chiropracist/podiatrist.

### ***CHIROPRACTOR***

Overall maximum: \$650 in a calendar year

Charges for treatment, except when performed in a hospital, by a licensed chiropractor (including x-rays).

### ***NATUROPATH***

Maximum: initial visit is limited to \$80 and subsequent visits are limited to \$50

Overall maximum: \$650 in a calendar year

Charges for treatment, except when performed in a hospital, by a licensed naturopath.

### ***MASSAGE THERAPIST***

Maximum: \$60 per visit

Overall maximum: \$650 in a calendar year

Charges for treatment, except when performed in a hospital, by a licensed massage therapist.

### ***OCCUPATIONAL THERAPIST***

Maximum: \$500 in a calendar year

Charges for treatment, except when performed in a hospital, by a licensed occupational therapist.

## **EXTENDED HEALTH BENEFIT**

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### **Helpful Tip**

Remember usual, customary and reasonable charges may apply. Contact Blue Cross if you have any questions.

### ***MENTAL HEALTH PRACTITIONERS***

Maximum: \$150 per visit

Charges for treatment, except when performed in a hospital, by a licensed psychologist, social worker, clinical counsellor, psychoeducator and psychotherapist.

### ***SPEECH THERAPIST***

Charges for treatment, except when performed in a hospital, by a licensed speech therapist.

### ***PROSTHETIC APPLIANCES***

Charges for the following remedial appliances or supplies, when authorized by the attending physician:

- artificial limbs;
- breasts;
- eyes;
- iron lung;
- canes or crutches;
- splints;
- casts;
- trusses; and
- braces.

Replacement, repairs and/or adjustments must be due to pathological or physiological change.

Hair prosthetics (wigs), when hair loss is due to an underlying pathology or its treatment, to a maximum of \$500 in a lifetime.

Hair prosthetics, replacement therapy and other procedures for physiological hair loss are excluded (i.e., male pattern baldness).

### ***TERMINATION***

Extended Health benefit ceases upon death of the employee.

### ***WHEN AND HOW TO MAKE A CLAIM***

Extended Health benefit is reimbursed to the employee. The employee must pay the provider of service, obtain an official paid in full receipt and submit to Medavie Blue Cross for processing. Some services may require a completed claim form to accompany the receipt. You may obtain claim forms from your employer or provider of service as appropriate.

To make a claim, complete the claim form that is available.

Claims must be submitted within 24 months of receiving services or supplies. No claims will be paid by Medavie Blue Cross after the termination date of this plan.

## **VISION BENEFIT**

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If you (or your dependents, if applicable) incur charges for any of the following while insured, Medavie Blue Cross will pay the usual, customary and reasonable charges for these eligible expenses, based on any deductible, co-insurance or maximum amount shown below. Benefit maximums are applied on a per person basis.

**Co-insurance: 100%**

### ***EYE EXAMINATIONS, LENSES, FRAMES, CONTACT LENSES AND CONTACT LENSES DUE TO DISEASE***

Maximum: \$325 every 24 consecutive months for adults and every 12 consecutive months for dependent children less than 19 years of age

Charges of a licensed optometrist or ophthalmologist for eye examinations. Charges for corrective eyeglasses, including lenses, frames and contact lenses, but excluding safety glasses or glasses/contacts for cosmetic purposes. Charges for contact lenses when medically necessary on the written authorization of the attending physician for; ulcerated keratitis, severe corneal scarring, keratoconus or aphakia, provided sight can be improved to at least the 20/40 level.

### ***TERMINATION***

Vision benefit ceases upon death of the employee.

### ***WHEN AND HOW TO MAKE A CLAIM***

Vision benefit is reimbursed to the employee. The employee must pay the provider of service, obtain an official paid in full receipt and submit to Medavie Blue Cross for processing. Some services may require a completed claim form to accompany the receipt.

Claims must be submitted within 24 months of receiving services or supplies. No claims will be paid by Medavie Blue Cross after the termination date of this plan.

## **DRUG BENEFIT**

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If you (or your dependents, if applicable) incur charges for certain prescription-requiring drugs, the eligible drug may be subject to quantity maximums, dollar maximums, deductibles, co-payments or other maximums as approved by Medavie Blue Cross. Benefit maximums are applied on a per person basis.

**Co-payment:** participant pays the dispensing fee for each eligible drug on the prescription

**Co-insurance:** 100% of the remaining eligible expense

**Method of payment:** paid directly to the pharmacy

Includes prescription drug items approved by Medavie Blue Cross and many commonly prescribed over-the-counter items approved by Medavie Blue Cross.

Charges for the following are also included:

- fertility benefit to a maximum of \$1,500 in a calendar year and to a lifetime maximum of \$6,000
- weight loss treatments to a maximum of \$3,200 in a calendar year
- vaccines and injectables as approved by Medavie Blue Cross (**Not applicable to UNB - Retirees on Long Term Disability and UNB - Early retirees on incentive program**)

Eligible drug expenses include medically necessary items that, by law, can only be obtained with a prescription of a physician or dentist, which are authorized as benefits by Medavie Blue Cross, and are dispensed by an approved provider.

If an interchangeable drug has been prescribed, Medavie Blue Cross will reimburse to the lowest ingredient cost interchangeable drug when prescribed by a physician and dispensed by an approved provider. Regardless of whether your physician indicates the prescribed interchangeable drug cannot be substituted, Medavie Blue Cross will only reimburse to the lowest ingredient cost interchangeable drug.

You may request a higher cost interchangeable drug; however, you will be responsible for paying the difference in cost between the interchangeable drugs. For participants with an adverse reaction to the interchangeable drug dispensed, Medavie Blue Cross will consider reimbursement to another interchangeable drug on a case by case basis only, through the defined exception process.

### ***TERMINATION***

Drug benefit ceases upon the death or the normal retirement date of the employee (June 30th after their 65th birthday), whichever is earlier.

### ***WHEN AND HOW TO MAKE A CLAIM***

The Medavie Blue Cross Identification Card should be shown and the provider will arrange to bill Medavie Blue Cross directly.

## **DENTAL BENEFIT**

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Your dental program covers you and your dependents for a wide range of dental services including the following benefits. Dental benefits are based on the usual and customary charges up to the current year New Brunswick Dental Society Fee Guide for general practitioners.

### ***PREVENTIVE BENEFITS***

**Co-insurance: 100%**

#### ***Diagnostics***

- complete examinations once every three (3) consecutive calendar years
- recall examinations one (1) every 12 consecutive months
- bitewing four films every six consecutive months
- full series x-rays once every two calendar years
- panoramic x-rays once every five calendar years
- tests/analysis/laboratory procedures

#### ***Preventive Services***

- polishing once, up to one (1) unit of time\* every 12 consecutive months
- fluoride treatment one (1) every six consecutive months (dependents only)
- scaling
- pit and fissure sealants and space maintainers
- protective appliance (mouth guard) one (1) appliance in a calendar year

#### ***Periodontic Services***

- periodontal scaling and root planing

### ***BASIC BENEFITS***

**Co-insurance: 80%**

#### ***Preventive Services***

- appliances (periodontal) once every (2) two calendar years
- periodontal appliance adjustments, maintenance and repair

#### ***Restorative Services***

- amalgam (silver) and tooth coloured (white) fillings
- full coverage prefabricated restorations
- retentive pins

#### ***Endodontic Services***

- root canal therapy

#### ***Periodontic Services***

- periodontal surgery (grafts)

#### ***Prosthodontic Services***

- denture adjustments and repairs (after 3 months of initial insertion)
- denture reline or rebase once every calendar year
- tissue conditioning

\*one unit of time is equal to 15 minutes

## DENTAL BENEFIT

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### ***SURGICAL BENEFITS***

**Co-insurance: 80%**  
**Maximum: \$2,000 per calendar year combined with Major Restorative Benefits (Not applicable to implants)**

#### ***Surgical Services***

- extraction of teeth and roots
- surgical movement of teeth
- removal of benign tumors, cysts

#### ***General Services***

- general anaesthesia and intravenous sedation in conjunction with oral surgery

### ***MAJOR RESTORATIVE BENEFITS***

**Co-insurance: 80%**  
**Maximum: \$2,000 per calendar year combined with Surgical Benefits (Not applicable to implants)**

#### ***Extensive Restoratives***

- inlays/onlays/crowns

#### ***Prosthodontic Services***

- complete and partial dentures, limited to one upper and one lower, once every five (5) consecutive calendar years
- bridgework

This program excludes replacement of the denture unless it is at least five years old and cannot be made serviceable, and the replacement of dentures that may have been lost, mislaid or stolen.

### ***PROSTHODONTIC SERVICES – IMPLANTS***

**Co-insurance: 80%**  
**Maximum: \$2,000 per calendar year**

- implants (once per tooth per 10 consecutive calendar years)

### ***ORTHODONTIC BENEFITS***

**Co-insurance: 50% for dependent children only**  
**Maximum: \$2,000 in a lifetime per dependent child**

#### ***Orthodontic Services***

- removable and fixed appliances (braces)
- observations and adjustments

## **DENTAL BENEFIT**

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### ***DENTAL EXCLUSIONS AND LIMITATIONS***

The dental plan does not cover the following expenses:

1. Splinting for periodontal reasons, where cast, crowns or inlays are used for this purpose, with or without onlays.
2. Veneers for cosmetic purposes.
3. Accidental dental services do not form part of the Dental Benefits being offered.
4. Services rendered by a dental hygienist but not administered under the supervision of a dentist, except in those provinces where it is no longer a legal requirement.
5. Treatment or appliance, related directly or indirectly to full mouth reconstruction, to correct vertical dimension.

### ***BENEFITS FOR LATE APPLICANTS***

If application for dental benefits is made more than 31 days after the date on which the employee and/or dependent first becomes eligible, the maximum benefit will be limited to \$100 per covered person during the first 12 months of coverage. This provision does not apply to dental services required as a result of natural teeth being damaged by a direct accidental blow to the mouth after the effective date of the late applicant's coverage.

### ***PREDETERMINATION OF BENEFITS***

When the total cost of any proposed dental treatment is expected to exceed \$500, ask your dentist to complete and submit the predetermination section of the claim form to Medavie Blue Cross before the start of the treatment. You will know, beforehand, the exact amount of reimbursement. If you change dentists in the course of treatment, you will be required to submit a new treatment plan.

### ***TERMINATION***

Dental Benefit ceases upon the death or the normal retirement date of the employee (June 30th after their 65th birthday), whichever is earlier.

### ***WHEN AND HOW TO MAKE A CLAIM***

Dental benefits are reimbursed to the employee. The employee must pay the provider of service, obtain an official paid in full receipt and submit to Medavie Blue Cross for processing. Some services may require a completed claim form to accompany the receipt.

To make a claim, complete the claim form that is available.

Claims must be submitted within 24 months of receiving services or supplies. No claims will be paid by Medavie Blue Cross after the termination date of this plan.



## **GENERAL EXCLUSIONS AND LIMITATIONS**

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Medavie Blue Cross does not cover the following expenses:

1. Medical examinations or routine general checkups required for use by a third party.
2. Elective services obtained outside the covered person's province of residence.
3. Charges which normally would not be made if the covered person was not covered under the plan.
4. Any item or service not listed as a benefit in this plan.
5. Medications restricted under federal or provincial legislation.
6. Registration charges or non-resident surcharges in any hospital.
7. Services performed by an unqualified practitioner.
8. Charges for missed appointments or the completion of forms.
9. Charges for health care planning assessments.
10. Any health care services and supplies that are not provided by a Medavie Blue Cross approved provider.
11. Convalescent, custodial or rehabilitation services, unless otherwise specified.
12. Conditions not detrimental to health.
13. Services that are not medically required, that are given for cosmetic purposes or that exceed the ordinary services given in accordance with current therapeutic practice.
14. Benefits the covered person receives or is entitled to receive from Workers' Compensation.
15. Mileage or delivery charges.
16. Any injury or illness resulting from the covered person's active participation in or related to civil unrest, riot, insurrection or war.
17. Participation in the commission of a criminal offense.
18. A service or supply that is experimental or investigative in nature.
19. A service or supply that is not medically necessary or proven effective.
20. Services for which the government prohibits the payment of benefit.
21. Services provided without charge or normally paid for directly or indirectly by the employer.
22. Services for which the employee or dependent is entitled to indemnity from any government plan, or any plan or arrangement.
23. Services as a result of self-inflicted injuries or any suicide attempt, whether the covered person is sane or not.

## **HEALTH AND DENTAL INFORMATION**

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### ***TERMINATION OF INSURANCE***

Coverage for you and your dependents will cease on the earliest of:

- the contract termination date,
- the date you terminate employment,
- the date you cease to be eligible due to retirement, death, leave of absence, age limitation, change in classification, etc.,
- the date you cease to be eligible due to death, age limitation, change in classification, etc.  
**(Applicable to retirees)**

### ***ALTERNATIVE BENEFIT***

Where more than one form or alternative form of treatment exists, Medavie Blue Cross, in consultation with its Health Care Consultants, reserves the right to make payment for eligible services and supplies based on an alternate procedure or supply with a lower cost, when deemed appropriate and consistent with good health management.

### ***CO-ORDINATION OF BENEFITS***

In the event that benefits may be claimed under more than one section of the health care plan, the claim will be assessed in a manner that provides the greatest benefit to the employee.

If you are eligible for similar benefits under another group benefit plan the amount payable through this plan shall be co-ordinated with all benefit plans and will not exceed 100% of the eligible expense. Where both spouses of a family have coverage through their own employer benefit plans, the first payer of each spouse's claim is their own employer's plan. Any amount not paid by the first payer can then be submitted for consideration to the other spouse's benefit plan (the second-payer).

Claims for dependent children should be submitted first to the benefit plan of the spouse who has the earlier birth month in the calendar year, and then to the other spouse's benefit plan. When submitting a claim to a second payer, be sure to include payment details provided by the first payer.

Benefit payments will be co-ordinated with any other plan or arrangement, in accordance with the Canadian Life and Health Insurance Association (CLHIA) guidelines.

### ***CONVERSION PRIVILEGE***

If you should terminate coverage, you may convert to an Individual Health and Dental plan currently issued by Blue Cross provided that application is made within 31 days following your date of termination. This conversion privilege is also available to the surviving spouse and/or dependents after the termination of the Survivor Benefit.

### ***SURVIVOR BENEFIT***

In the event of the employee's death, eligible dependents will continue to be covered for Health and Dental Benefits on a premium basis, however, coverage will end on the earliest of the following dates:

- the date that the surviving dependent ceases to qualify as a dependent under this contract;
- the date any similar coverage is obtained with respect to a covered dependent;
- upon the dependent spouse's attainment of age 65.

## **ADDITIONAL BENEFIT INFORMATION**

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### ***ELIGIBLE EMPLOYEES***

To be eligible for group benefits, you must be a permanent employee who is a resident of Canada, covered under your provincial government plan, actively at work and working a minimum of:

- Regular full-time employees working 29 or more hours each week and whose appointment is expected to last at least 12 months.
- Regular part-time employees working 13 or more hours each week and whose appointment is expected to last at least 12 months.
- Sessional employees who have been appointed for a term of eight months or more who have earned not less than 35% of the Year's Maximum Pensionable Earnings for each of the two preceding years or otherwise meet the requirements under the Pension Benefits Act for membership in the University's Pension Plan.
- Full-time employees with a term appointment of eight months or more.

The waiting period for your group plan is determined by the Plan Sponsor.

Employees may elect coverage, within 31 days of becoming eligible following the waiting period, by completing an application. Coverage is effective on the date of eligibility, except when: (a) the employee is not actively at work on the day that coverage would otherwise become effective, or (b) the application is made after the 31 day period.

If not actively at work when you would normally have become eligible, your coverage will commence when you return to work on a full-time basis.

### ***ELIGIBLE RETIRED EMPLOYEES***

To be eligible for group benefits, you must be a retired employee who is a resident of Canada and covered under your provincial government plan. Coverage is effective on the date of retirement.

Retired employees may elect coverage, within 31 days of becoming eligible following the waiting period, by completing an application. Coverage is effective on the date of eligibility except when the application is made after the 31 day period.

### ***ELIGIBLE DEPENDENTS***

Dependents are defined as your legal spouse (as described below), and unmarried, unemployed dependent children including natural, legally adopted or step-children. Children of a common-law spouse may be covered if they are living with the employee. All dependents must be residents of Canada and be eligible for benefits under the provincial government health care programs in the province of residence in order to be eligible for coverage.

## **ADDITIONAL BENEFIT INFORMATION**

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### ***ELIGIBLE DEPENDENTS (Cont'd)***

The term “spouse” is defined as a person of the opposite or same sex who is legally married to the employee, or has continuously resided with the employee for not less than one full year having been represented as members of a conjugal relationship (common law). In the event of divorce, legal separation, or discontinuance of cohabitation (“common law” spouse), you may elect to continue membership of the former spouse or to provide notice to Medavie Blue Cross to terminate coverage for the spouse. Medavie Blue Cross will at no time provide coverage for more than one spouse under the same plan.

Dependent children are eligible for benefits if they are less than 19 years of age or, if 19 years of age but less than 24 years of age, they must be attending an accredited educational institution, college or university on a full-time basis.

Unmarried, unemployed children 19 years of age or older qualify if they are dependent upon the employee by reason of a mental or physical disability and have been continuously so disabled since the age of 19. Unmarried, unemployed children who became totally disabled while attending an accredited educational institution, college or university on a full-time basis prior to the age of 24 and have been continuously disabled since that time also qualify as a dependent.

Dependent coverage begins for your eligible dependents on the same date as your coverage, or as soon as they become eligible dependents if added later, provided that dependent benefits were applied for within 31 days of their becoming eligible. If coverage is not applied for within this 31 day period, evidence of health on the dependents may have to be submitted and approved before coverage begins.

### ***EVIDENCE OF HEALTH***

Proof of good health is not required if application is made within 31 days of first becoming eligible. If coverage is not applied for within this 31 day period, evidence may be requested for the employee and his dependents, if any, before benefits commence.

Certain other situations may require the submission of evidence of health before coverage will be approved. The cost of obtaining evidence of health is to be provided at your own expense if you or your dependents do not apply for coverage within 31 days of becoming eligible.

## **PLAN MEMBER WEBSITE**

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### ***INSTRUCTION FOR MEMBERS***

Medavie Blue Cross is continually developing its Web technology to respond to the needs of our customers. One such innovation, the Plan Member Website, will help you better understand, manage and co-ordinate your benefit plan.

The Plan Member Website is simple to use and is delivered in a secure environment. Now, when you want to access general information about your plan, view your claims and payment history, or print generic claim forms, you just have to click your mouse. The Plan Member Website is available 24 hours a day; seven days a week from home or work, all you need is an Internet connection. The Plan Member Website makes life easier for you.

### ***ON THE PLAN MEMBER WEBSITE***

There are a variety of options available to you on the Plan Member Website.

**Coverage Inquiry:** Detailed information about the Medavie Blue Cross benefit plan

**Forms:** Printable versions of generic Medavie Blue Cross claim forms

### **Member Information**

- Members can view and/or update address information (where access is available)
- Request new identification cards
- Add/update banking information for direct deposit of claim payments (where applicable)

### **Member Statements**

- Members can view claims history for member and dependents
- View record of payments issued to member and/or the service provider
- View Health Spending Account balances (where applicable)

### ***FIRST-TIME ACCESS TO THE PLAN MEMBER WEBSITE***

To register for the Plan Member Website, visit [www.medaviebc.ca](http://www.medaviebc.ca) and log in.

Please ensure you make note of your password for future reference.

### ***PLEASE NOTE***

For security reasons, the Plan Member Website is for use of the plan member only.

We look forward to helping you take advantage of our online technology. For further information on the Plan Member Website, or for any questions about your Medavie Blue Cross benefit plan, please contact our Customer Information Center toll free at the number on the back of your identification card or e-mail [inquiry@medavie.bluecross.ca](mailto:inquiry@medavie.bluecross.ca).

## **BLUE CROSS CONTACT INFORMATION**

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For more information about your group benefits coverage or the plan member website, please contact our Customer Information Contact Centre toll free at:

**Atlantic Provinces:** 1-800-667-4511

**Ontario:** 1-800-355-9133

**Quebec:** 1-888-588-1212

**From Anywhere in Canada:** 1-888-873-9200

Have your group policy number and identification number ready when you call for questions regarding your coverage.

Alternatively, you can email your questions to [inquiry@medavie.bluecross.ca](mailto:inquiry@medavie.bluecross.ca) or visit our website at [www.medaviebc.ca](http://www.medaviebc.ca).

### ***CONNECT WITH BLUE CROSS***

Like us on Facebook at [facebook.com/MedavieBlueCross](https://facebook.com/MedavieBlueCross)

Follow us on Twitter at [@MedavieBC](https://twitter.com/MedavieBC)

### **My Good Health<sup>®</sup>**

My Good Health is a secure, interactive web portal that provides valuable health information and tools for managing your health. You can create your own health profile and use it to map personal goals using My Good Health resources.

Blue Cross is proud to help point your way to healthier living. Go to [medaviebc.mygoodhealth.ca](http://medaviebc.mygoodhealth.ca) and simply follow the instructions to register for your free account!



Savings are available to Blue Cross members across Canada. To take advantage of these savings, simply present your Blue Cross identification card to any participating provider and mention the **Blue Advantage<sup>®</sup>** program. A complete list of providers and discounts is available at [www.blueadvantage.ca](http://www.blueadvantage.ca).

## **HOW TO OBTAIN MORE INFORMATION**

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### ***HOW TO OBTAIN A CLAIM FORM***

**Health benefit** claim forms can be obtained from any one of the following sources:

- the plan member website;
- one of our Quick Pay® locations;
- your group benefits administrator; or
- our Customer Information Contact Centre at the toll-free number listed above.

### ***HOW TO SUBMIT A CLAIM***

Blue Cross offers several convenient options to quickly and efficiently submit your health benefit claims:

- Provider eClaims for approved providers who have registered to submit claims to Blue Cross through our electronic claims submission service, our eClaim service allows approved health care professionals to instantly submit claims at the time of service. This eliminates the need for you to submit your claim to Blue Cross and means you only pay the amount not covered under your group benefit plan (if any);
- eClaims through our secure plan member website;
- Mobile App (visit [www.medaviebc.ca/app](http://www.medaviebc.ca/app) for more information or to download the app);
- Visit a Quick Pay® location or mail your completed claim form to the nearest Blue Cross office. To find the Blue Cross office or Quick Pay location nearest you, visit our website at [www.medaviebc.ca](http://www.medaviebc.ca).