



### July 1, 2025 benefits update

At UNB, your health and wellbeing—and that of your family—remain a top priority. Our comprehensive benefits program is designed to support your physical, mental, and financial wellness at every stage. Each year, the Fringe Benefit Review Committee carefully evaluates the program to ensure it continues to meet your evolving needs, with updates approved annually.

### Benefit plan year-in-review

Due to rising healthcare costs and increased usage, rates for Extended Health, Travel, and Drug benefits will increase this year, while Dental rates will remain the same. UNB reviews all benefits regularly to ensure changes are necessary and the plan remains valuable and sustainable.

### Historical rates

Life insurance rates decreased 22% this year and remain low—2025 rates are still below our 14-year average. Last year, Extended Health rates increased by 12.6%. This year, a 7.0% increase is needed due to higher costs and greater use of the plan.

### Plan cards

Once you lose your UNB drug and dental Factor 85 coverage you will potentially have three different Medavie Blue Cross cards. It is important to use the proper card based on the coverage that you require. Each will have their own unique identifier.

### Looking for a trusted health professional?

The Medavie Blue Cross app makes it easy. Simply log in, navigate to the "Find a Health Professional" section, and search by provider type, location, or specialty. You'll get a list of nearby professionals who are part of our network, making it faster to get the care you need—with coverage you can count on.

### Things to remember

Ensure your **contact information** is kept up-to-date. This is important for your benefit plans as well as your pension.

- To update your contact information for UNB benefits or the faculty pension plan please contact [benefits@unb.ca](mailto:benefits@unb.ca).
- To update your contact information for other benefit coverages outside of the UNB plans, you will need to contact your provider directly.
- To update your contact information for a pension you are receiving from Vestcor, you will need to contact them directly. Their details can be found at [www.vestcor.org](http://www.vestcor.org).

If you have **overage dependents** who are eligible to continue their coverage on your benefit plan or are eligible for a Tuition waiver, please remember to submit your annual overage dependent form or tuition waiver form before Sept 1, to

## IMPORTANT RESOURCES

Access your health and dental benefits through the Medavie Blue Cross mobile app, plan member site, or by calling 1.888.227.3400.

Medavie Blue Cross is the best point of contact regarding details on your health and dental coverages.

[www.medaviebc.ca](http://www.medaviebc.ca)

# 2025 RENEWAL



## IMPORTANT DATES TO REMEMBER

July 1, 2025:

New benefit rates are effective and will be reflected on July premium payments.

# BENEFITS BULLETIN

## RETIRED MEMBERS—Factor 85

The following rate changes will be effective July 1, 2025.

Benefit	Impact To New Monthly Rates
UNB Extended Health	7.0% increase to the current rates (\$68.23 Single / \$145.00 Family per month) <b>Termination of coverage for all members:</b> Upon death of all covered participants
UNB Emergency Travel	19% increase to the current rates (\$9.71 Single / \$19.42 Family per month) <b>Termination of coverage for all members:</b> Upon death of all covered participants
UNB Prescription Drugs	7.4% increase to the current rates (\$97.16 Single / \$213.48 <b>Family</b> per month) <b>Termination of coverage for AUNBT Factor 85:</b> June 30, following retirees 65th Birthday
UNB Dental Care	No change to rates (\$53.04 Single / \$138.25 Family per month) <b>Termination of coverage for AUNBT Factor 85:</b> June 30, following retirees 65th Birthday
UNB Basic & Family Protection Benefit (AUNBT Factor 85 Retirees Only)	22.0% decrease to current rates (0.145 Single / 0.396 Dependent / 0.765 Family per month) <b>Termination of coverage for AUNBT Factor 85:</b> June 30, following retirees 65th Birthday

### DID YOU KNOW?

The Fringe Benefits Review Committee (FBRC), comprised of employee representatives from each of the employee unions and the non bargaining group, including a representative from the UNB Retired Employees Association (UNBREA), along with members from UNB administration, meet to review and approve all changes made to the employee benefit plans.