2025 BENEFITS GUIDE

click to explore your benefit options

July 1, 2025

G & S Union Employees,
G & S Non-Union Employees, Nurses

The New Brunswick Association of NURSING HOMES

L'Association des FOYERS DE SOINS du Nouveau-Brunswick

Welcome

Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

You must have provincial plan coverage in place to be eligible for the benefit plan. You must also enrol your eligible family members under the plan. Eligible family members include:

- Your legally married spouse
- Your common-law partner
- Your children who are your biological children, stepchildren, adopted children (age restrictions may apply)
- Disabled children who reach the age limit, and meet certain criteria, may continue as an eligible dependent

If you are enrolled in a spouse's plan and decide to waive health and dental benefits, you must still be enrolled in pooled benefits, including life insurance.

When Coverage Begins

- **New Hires:** You must complete the enrolment process within 45 days of becoming eligible. Full-time employees are eligible for benefits immediately. Part-time employees are eligible after 1,200 hours of completed service in 12 consecutive months, and must work at least 500 hours per calendar year to maintain coverage.

  If you fail to enrol on time, you may be subject to medical underwriting (which can result in restricted or declined coverage).

Making Changes

If you experience a qualified life event, please contact your plan administrator within 31 days. If you do not, your dependent(s) will be subject to medical underwriting, which may result in restricted coverage under the plan. Following are examples of the most common qualified life events:

- Marriage or divorce
- Reaching co-habitation period for common-law status
- Birth or adoption of a child
- Child reaching the maximum age limit
- Death of a spouse, common-law partner or child
- Spouse losing coverage under external benefits plan

Be prepared to show documentation of the event, such as a marriage license, birth certificate or divorce decree.

Inside

Enrollment

Please have completed enrollment forms returned to your plan administrator.

Health Care

We are proud to provide you health care through Assumption Life. This plan covers what your provincial health plan does not, including prescription drugs outside of a hospital, paramedical practitioners, medical services and supplies and vision care.

Enrollment in a provincial health plan is a requirement to be eligible for reimbursement of supplemental medical expenses under this plan.

The chart below provides an overview of the plan.

Coordination of Benefits

If your spouse also has coverage, submit your own claims through your plan first and have your spouse submit claims through their plan first.

You can submit any leftover amounts to each other's plan to maximize your coverage. You must wait for the Explanation of Benefits (EOB) to be produced prior to coordinating your benefits. The EOB is a document that shows how much of a claim was actually paid along with any amounts that were not paid out.

For any children on the plan, submit their claims through the plan of the parent whose birth date comes first in the calendar year (for example, if you were born in March and your spouse in December, submit the children's claims through your plan first).

Key Benefits	Coverage
Prescription Drugs	Member pays Dispensing fee plus 10% with an out of pocket maximum of $2,500 annually; 100% coverage thereafter. Eligible drugs are defined based on Assumption Life's Formulary Protect Plus drug listing.
Paramedical Services	90% coverage, up to $500 per practitioner, with an overall maximum of $1,000 per 12 consecutive months Includes the following practitioners: chiropractor, naturopath, osteopath, podiatrist, acupuncture, massage therapist, speech-therapist, physiotherapist/athletic therapist (combined), and occupational therapist
Mental Health Services	90% coverage, with a combined maximum of $1,000 per 12 consecutive months Includes the following practitioners: psychologist, social worker, clinical counselor, registered counselor, and psychoeducator
Medical Services & Supplies Coverage	90% coverage; some annual/lifetime maximums apply (please see booklet)
Private Duty Nursing	$5,000 per year
Emergency Out-of-Country Medical Coverage	100% coverage; up to a lifetime maximum of $2,000,000; 90-day travel limit Please remember to print your travel cards before traveling and call the number indicated if you encounter an emergency health situation.
Vision Care	
Eye Exam	1 exam every 12 months for dependent children under 21 years of age, every 24 months for adults
Materials	$200 every 12 months for children under 21 years of age, every 24 months for adults for glasses, contact lenses and laser eye surgery
Benefit Duration	
Termination Age	Earlier of age 75 or retirement. Dependents coverage end at their age 75 if prior to members termination of coverage.
Survivor Benefit	24 months

For further details, consult the plan booklet.

Dental Care

Keeping those pearly whites healthy is easy with your Assumption Life dental benefit.

A recall period is the amount of time between visits when the dentist meets with you to assess your oral health. If you go for checkups more frequently than the recall period below, you will not be covered.

Pre-Determination Limit

Before incurring any large dental expenses or beginning any orthodontic treatment, ask your dentist's office to complete a treatment plan and submit it to **Assumption Life**. **Assumption Life** will calculate the benefits payable for the proposed treatment, so you will know in advance the approximate portion of the cost you will have to pay.

Key Dental Benefits	Coverage
Benefit Maximum (basic, major, and prosthetic services combined)	
Per Individual	$2,500 per calendar year
Covered Services	
Recall Period	Every 12 months
Basic & Prosthetic Services (exams, X-rays, cleanings, fillings and simple extractions)	80% coverage
Major Services (crowns)	50% coverage
Benefit Duration	
Termination Age	Earlier of age 75 or retirement. Dependents coverage end at their age 75 if prior to members termination of coverage.
Survivor Benefit	24 months

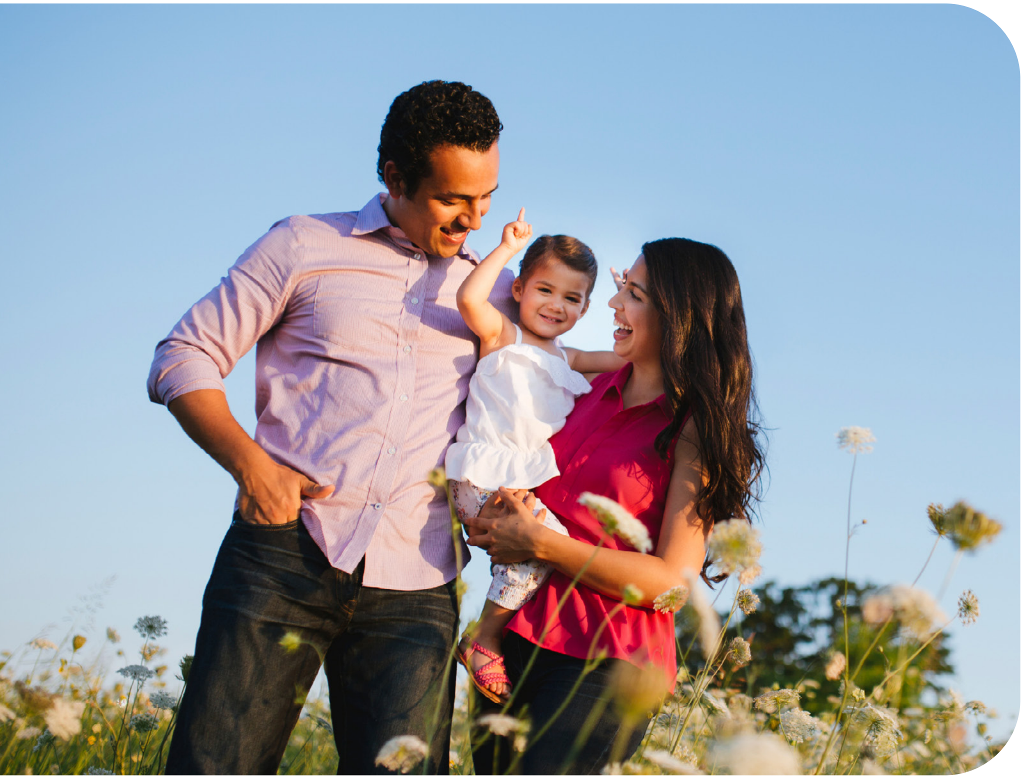
For further details, consult the plan booklet.

Life and AD&D Insurance

Life insurance provides your named beneficiary/ies with a benefit in the event of your death.

Accidental death and dismemberment (AD&D) insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot or eye). In the event that your death occurs due to a covered accident, both the life and the AD&D benefit would be payable.

Remember to make sure your beneficiary information is accurate, and update it through your plan administrator if you have any life changes. If you do not have a designated beneficiary your life insurance and AD&D benefit will be paid to your estate.



Basic Life/AD&D

Basic life is provided through Assumption Life, AD&D by AIG

Coverage	
Employee	$50,000
Termination Age	Earlier of age 70 or retirement

Dependent Life

Dependent life is provided through Assumption Life.

Coverage	
Spouse	$10,000
Child(ren)	$5,000
Termination Age	Earlier of date the participant reaches age 65 or retirement

Optional Life (Employee-paid)

If you determine you need more than the basic coverage, you may purchase additional coverage through Assumption Life for yourself and your eligible family members.

Coverage		Non-Evidence Maximum[1]
Employee	Minimum of $10,000 up to $200,000	$25,000
Spouse	Minimum of $10,000 up to $200,000	$0 [2]

1. During your initial eligibility period only, you can receive coverage up to the Non-Evidence Maximum amounts without having to provide Evidence of Insurability (EOI, or information about your health). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.

2. All amounts of optional spousal life insurance require medical underwriting.

Employee Assistance Program (EAP)

Life is full of challenges, and sometimes balancing it is difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The EAP is provided at **NO COST** to you through Homewood Health.

The EAP can help with the following issues, among others:

- Mental health
- Relationship or marital conflicts
- Child and eldercare
- Substance abuse
- Grief and loss
- Legal and financial issues

Valuable Extras

We also provide the following additional benefit:

Pharmacogenetic Testing

Want to get the most our of your medications? Pillcheck, our preferred provider, is an easy DNA test that provides insights about how you will likely respond to medications based on your genetics. Pillcheck takes only minutes to complete at home and personalized results are confidential and private. Pillcheck is available to plan members with health coverage at no out of pocket cost.

Visit www.pillcheck.ca/nbanh to learn more and sign up.

Contact Information

Coverage	Carrier	Policy #	Phone #	Website/Email
Health, Dental, Life Insurance	Assumption Life	9775	Telephone: 506-869-9797; Toll Free: 1-888-869-9797	Claimsecure Health & Dental Claims: https://www.claimsecure.com/#eProfileLogin
AD&D	AIG	9104774	1-800-387-4481	N/A
EAP	Homewood Health	-	1-800-663-1142	homeweb.ca Invitation Code: NBA552
Pharmacogenetic Testing	Pillcheck	N/A	1-888-869-9797	www.pillcheck.ca/nbanh

Questions?

Please connect with the plan administrator at your nursing home.