



Convenient and Easy Reimbursement of Total Care Medical and Dental Claims!

The NSTU Group Insurance Trustees want to ensure that members are aware of the methods by which claims are paid and the most convenient ways to be reimbursed for out-of-pocket expenses related to Total Care Medical and Total Care Dental claims.

Claims Payment

Medavie Blue Cross (MBC) is billed directly by your pharmacy for eligible prescription drugs. You are required to pay the \$5.00 co-pay for each prescription. If you have a hospital stay, hospitals will bill MBC directly so members are not required to be out-of-pocket for semi-private hospital accommodation charges. There are some items insured under Hospital Benefits and Extended Health Benefits such as ambulance service, medical supplies, paramedical services, and medical equipment that may have to be paid up front. When this occurs, many members ask the question:

What is the best method to be reimbursed as quickly as possible for expenses to ensure I am out-of-pocket the least amount of time?

This is an excellent question. MBC has established electronic adjudication for many of its service providers. Providers such as massage therapists, physiotherapists and chiropractors can have your claim adjudicated online requiring you to pay only the applicable co-insurance. As an example, many physiotherapists can bill MBC directly at the time of service and only charge you the 20% co-insurance before you leave their office. Members also need to keep in mind that there are usual and customary maximums that apply to these types of benefits and outlined maximum reimbursement levels. Members should always check with their provider that they are billing within Medavie Blue Cross' usual and customary maximums. Many dental offices can also bill MBC directly to minimize your out-of-pocket expenses. Ask your dentist if they have the ability to bill Medavie Blue Cross directly.

Claims Submission by eClaim

If you do have to pay the provider and submit a claim for reimbursement, Medavie Blue Cross has made it convenient to submit claims electronically. It is important to note that you must be set up for Direct Deposit to take advantage of this feature.

To Submit an eClaim:

1. Go to www.medaviebc.ca/en/members/submit-a-claim.
2. Under **Submitting a Claim using the Member Services Site**, you will click on **Submit a Claim**.
3. On the next page, choose **"Submit a Claim"**.

You must login to your account to submit an Online Claim.

If you are a first-time user, click on **Log in**, then click on **Plan Members**, then **Register Here** and follow the instructions.

Medavie Blue Cross Mobile App

You can also submit claims through the Medavie Blue Cross Mobile App. There are many convenient features to this app including reviewing benefit utilization history, view/sort past claims, access a mobile ID card, and find various health professionals. You can download the app (www.medaviebc.ca/app) free at the App Store for Apple devices and Google Play for android devices. Once you have downloaded the app, follow the instructions under **Submit a Claim** to submit a claim for reimbursement.

Direct Deposit

As mentioned above, you must be registered for Direct Deposit to take advantage of eClaims and Mobile App claims submission. It is important to remember that all paid-in-full receipts must be submitted to MBC for reimbursement within one year from the date the expense was incurred. Direct Deposit with MBC will allow claims reimbursement to be transferred electronically to your chosen bank account which will eliminate waits for cheques through the mail, cut back on trips to the bank and will reduce the risk of theft or loss of your reimbursement cheque. MBC will send you an email notice each time they make a deposit into your bank account.

Registering for Direct Deposit is easy!

To sign-up online:

1. Go to www.medaviebc.ca/directdeposit
2. Log into the Member Services Site (if you have never used it before, you will be prompted to register), click "Member" in the menu.
3. Select the "Banking" tab, then enter and submit your banking information.

To sign-up using the mobile app:

1. Go to www.medaviebc.ca/directdeposit
2. Log into the Medavie Mobile App (if you have never used it before, you will be prompted to register), select "My Account" from the upper right menu.
3. Then select **"Direct Deposit Banking Information"** and save your information.

If you have any questions regarding the above, please contact Johnson Inc. at 1-800-453-9543 (toll-free) or (902) 453-9543 (local).

NSTU Group Insurance Program

The Importance of Designating a Beneficiary



The **importance** of designating a beneficiary can be overlooked. In the midst of our busy lives, we forget to take care of this very important item when it comes to our insurance coverage. This simple task is so important to ensure that if anything unthinkable happens to you, your wishes with respect to life insurance or accident benefits proceeds are carried out.

The NSTU Group Insurance Trustees hope the information below will encourage members to take care of this important detail when it comes time to designate your beneficiary(ies) for the first time or review past beneficiary designations.

You should review and/or designate a beneficiary for any of your life and/or accidental death & dismemberment insurance policies you may have through the NSTU Group Insurance Program. One of the main advantages of designating a beneficiary for these policies is that the proceeds of the policy are excluded from your Estate upon your death. Through this exclusion, the proceeds are free from claim by any creditor of your Estate. The proceeds are excluded because legal title irrevocably transfers upon your death and the proceeds become payable (tax-free) to your beneficiary(ies) at that time. Another good reason to designate a beneficiary is to ensure that life insurance proceeds are distributed as per your wishes. A signed and up-to-date beneficiary designation form will make certain that this occurs.

Remember, you can designate more than one primary beneficiary. For instance, you can designate your children as primary beneficiaries. When you have more than one primary beneficiary it is important to allocate percentages of the proceeds each beneficiary is to receive or inherit. This is an important

step to remove all doubt of your intent and wishes at the time of your death.

It is also important to designate a contingent beneficiary. A contingent beneficiary is a person that receives the proceeds from your life insurance policy if the primary beneficiary cannot. Think of a contingent beneficiary as a back-up plan. Contingent beneficiaries come into play should the primary not be alive to collect the proceeds.

Just like primary beneficiaries, you can name multiple contingent beneficiaries. You also need to allocate percentages to contingent beneficiary designations to ensure your intent and wishes are clear.

Please take a moment to think about your primary and contingent beneficiary designations and if they are up-to-date. If your life has changed recently, i.e. married, divorce, birth of a child, etc., you may need to revisit your beneficiary designation(s). If you are not sure of your beneficiary nominations, due to privacy, you, the member, may contact Johnson Inc. or check the Johnson Inc. My Insurance Website. For access or to register for the Johnson Inc. My Insurance website, go to insurance.johnson.ca

We hope the above explanation provides some assistance to you in understanding the importance of designating beneficiaries for your life and accidental death & dismemberment insurance policies. If you have any questions with regard to the above, please do not hesitate to contact Johnson Inc. at 902-453-9543 (local) or 1-800-453-9543 (toll-free).