STANDING COMMITTEE ON INSURED BENEFITS

EMPLOYEE BENEFITS

At-A-Glance

March 2026

6.26% Rate Increase

HEALTH PLAN: RATE AND COVERAGE INCREASE

The Health Plan is in good financial standing. To support the ongoing financial stability of the Plan and to implement three plan design improvements, **a rate increase of 6.26% is required**. Please note that the Travel portion of these rates will remain unchanged.

HEALTH WITH TRAVEL PREMIUMS - APRIL 2026 DEDUCTIONS FOR MAY COVERAGE

EMPLOYEE ONLY (SINGLE COVERAGE)

CURRENT RATES		NEW RATES	
Employer	**Employee**	Employer	**Employee**
$82.89	**$27.63**	$88.01	**$29.34**

EMPLOYEE + ONE DEPENDENT (TWO-PERSON COVERAGE)

CURRENT RATES		NEW RATES	
Employer	**Employee**	Employer	**Employee**
$173.45	**$57.82**	$184.21	**$61.40**

EMPLOYEE + TWO OR MORE DEPENDENTS (FAMILY COVERAGE)

CURRENT RATES		NEW RATES	
Employer	**Employee**	Employer	**Employee**
$260.12	**$86.71**	$276.25	**$92.08**

HEALTH DEMOGRAPHICS AS OF JUNE 30, 2025 - AVERAGE EMPLOYEE AGE IS 45.

Participating Employees	34,818
Participating Spouses	19,267
Participating Dependents	23,993
TOTAL	**78,078**

TOP 5 DRUG CATEGORIES

1. Inflammatory conditions
2. Diabetes
3. Respiratory
4. Cancer
5. Antidepressants

TOP 5 EXTENDED HEALTH CATEGORIES

1. Massage Therapy
2. Mental Health Practitioners
3. CPAP
4. Diabetic Supplies
5. Glasses

PLAN DESIGN IMPROVEMENTS

	Current Coverage	New Coverage
Physio / Athletic / Massage Therapy	80% of eligible costs up to a combined maximum of $480 per calendar year, with a cap of $400 for massage.	80% of eligible costs up to a combined maximum of **$1,000 per calendar year**.
Other Practitioner Services*	80% of eligible costs up to a maximum of $200 per calendar year for each eligible practitioner.	80% of eligible costs up to a maximum of **$300 per calendar year** for each eligible practitioner.
Foot Care Services	80% of eligible costs up to a maximum of $20 per visit.	80% of eligible costs up to the usual and customary (U&C) expenses, which are currently $60 per visit in NB. This means that 80% of $60 will be reimbursed each visit, keeping coverage aligned with the increasing U&C costs over time.

**e.g. chiropractors, chiropodists/podiatrists, speech therapists, occupational therapists, dieticians, audiologists*

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9.09% Rate Increase

DENTAL PLAN: RATE INCREASE AND FEE GUIDE UPGRADE

Effective May 1, 2026, coverage will be upgraded from the 2024 to the 2025 NB Dental Fee Guide, which will reduce out-of-pocket expenses for plan members. To support the ongoing financial stability of the Plan and to upgrade the Dental Fee Guide, a rate increase of 9.09% is required.

DENTAL PREMIUMS – APRIL 2026 DEDUCTIONS FOR MAY COVERAGE

EMPLOYEE ONLY (SINGLE COVERAGE)

CURRENT RATES		NEW RATES	
Employer	**Employee**	Employer	**Employee**
$17.76	**$17.75**	$19.37	**$19.37**

EMPLOYEE + ONE DEPENDENT (TWO-PERSON COVERAGE)

CURRENT RATES		NEW RATES	
Employer	**Employee**	Employer	**Employee**
$30.37	**$30.36**	$33.13	**$33.12**

EMPLOYEE + TWO OR MORE DEPENDENTS (FAMILY COVERAGE)

CURRENT RATES		NEW RATES	
Employer	**Employee**	Employer	**Employee**
$45.53	**$45.52**	$49.67	**$49.66**

LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) PLANS: RATE CHANGES

The Group Life Plans are in good financial standing. One plan will experience a decrease in its premium rate and the other two will remain the same.

All three AD&D Plans have been renewed and the new rates in the table below are guaranteed for the next four years.

LIFE AND AD&D PREMIUMS – APRIL 2026 DEDUCTIONS FOR MAY COVERAGE

	CURRENT RATES	NEW RATES
Basic Life (No change) **Basic AD&D (-4%)** *(100% Employer-paid)*	13.5¢ / $1,000 of salary 1.3¢ / $1,000 of salary	**13.5¢ / $1,000 of salary** **1.2¢ / $1,000 of salary**
Optional Life (-3.5%) **Optional AD&D (No change)** *(100% Employee-paid)*	18.2¢ / $1,000 of salary 1.5¢ / $1,000 of salary	**17.6¢ / $1,000 of salary** **1.5¢ / $1,000 of salary**
Dependent Life Premiums (No change) *(50% Employee-paid; 50% Employer-paid)*	Employer $1.81 / Employee $1.80	**Employer $1.81 / Employee $1.80**
Voluntary AD&D Single Coverage (-7%) *(100% Employee-paid)*	2.1¢ / $1,000 of benefit	**2.0¢ / $1,000 of benefit**
Voluntary AD&D Family Coverage (-7%) *(100% Employee-paid)*	3.1¢ / $1,000 of benefit	**2.9¢ / $1,000 of benefit**

DENTAL DEMOGRAPHICS AS OF JUNE 30, 2025 – AVERAGE EMPLOYEE AGE IS 45.

Participating Employees	34,819
Participating Spouses	19,417
Participating Dependents	24,299
TOTAL	**78,535**

TOP 5 DENTAL CATEGORIES

1. Fillings
2. Scaling
3. Examinations
4. X-Rays
5. Tooth Removal

WHAT YOU NEED TO KNOW:

Your employer will automatically make the change to your payroll deductions. If you have further questions, please contact your employer directly.

For more information on your benefits, please contact the Member Services Team at Vestcor, our Plan's administrator, at **1-800-561-4012** or **506-453-2296**, or consult the Benefit Booklet for Active Employees at **www.gnb.ca/employeebenefits**.

You can also find information about your health and dental coverage using the Medavie Blue Cross app and member portal: **www.medaviebc.ca/en/members/welcome**