

INFORMATION
on
NEW BRUNSWICK TEACHERS FEDERATION
GROUP INSURANCE



Did you know MEMBERS can access their personal insurance information online from Johnson's website?

HERE'S HOW:

1. Go to their website: [Johnson Inc.](#) (click)
2. On their homepage, select "Members Only"
3. Enter your Username and Password

Note: if you do not have these, select the "click here" option and enter your information.

You may also choose to call 1-800-442-4428 to obtain your Username and Password.

If you wish a copy of your Group Insurance Booklet, you may request it by calling 1-888-851-5500.

NBTF GROUP INSURANCE HEALTH & DRUG PLANS

The premium schedule features One Plan for Health and Drugs with four premium tiers:

TIER 1 - Active Teachers

TIER 2 - Retired Under 60

TIER 3 - Retired 60 - 64

TIER 4 - Retired 65 and Over

Coverage for All Active and Retired Teachers includes:

- Hospital
- Prescription Drugs
- Vision Care
- Extended Health Benefits
- Travel (Health)

- OPTIONAL: Dental

PREMIUM SCHEDULE SUMMARY 2013

A November, 2012 communiqué from the NBTF Group Insurance Trustees informed the members that:

Dental Coverage (Optional) : 9.1 %increase

Health & Drug Coverage : average of tiers 14.0 % increase

[Trustees Communiqué 2013](#) (click)

The chart below summarizes the Health and Drug Plan rates released by the NBTF Trustees late in the fall of 2012 for the year 2013. The chart only includes Health and Drug coverage. Dental is not included in the calculations.

The 2013 yearly rates are as follows:

2013	TIER 2	TIER3	TIER4
Health & Drug Plan	Retired under 60	Retired 60 TO 64	Retired 65 and OVER
Single/month	\$126.03	\$149.33	\$179.28
Family/month	\$289.38	\$328.91	\$369.35
Single/year	\$1512.36	\$1791.96	\$2151.36
Family/year	\$3472.56	\$3946.92	\$4432.20
SINGLE/YEAR	14.8 % increase	14.1 % increase	13.4 % increase
FAMILY/YEAR	14.4 % increase	13.9 % increase	13.5 % increase

COMPARISON OF RATES FROM 2007 TO 2013

2007 - 2013 RATES		NBTF	GROUP INSURANCE	RATES
		TIER 2	TIER 3	TIER 4
		RETIRED	RETIRED	RETIRED
		under 60	60 TO 64	65 and OVER
Health & Drugs				
Single/month	2013	126.03	149.33	179.28
	2012	109.74	130.89	158.08
	2011	109.74	130.89	158.08
	2010	104.30	124.66	150.82
	2009	104.30	124.66	150.82
	2008	94.80	113.52	137.56
	2007	74.34	74.34	180.48
Family/month	2013	289.38	328.91	369.35
	2012	252.90	288.77	325.46
	2011	252.90	288.77	325.46
	2010	240.66	275.18	310.50
	2009	240.66	275.18	310.50
	2008	219.02	250.76	283.22
	2007	171.96	171.96	365.52
Single/year	2013	1512.36	1791.96	2151.36
	2012	1316.88	1570.68	1896.96
	2011	1316.88	1570.68	1896.96
	2010	1251.60	1495.92	1809.84

	2009	1251.60	1495.92	1809.98
	2008	1137.60	1362.24	1650.72
	2007	892.08	892.08	2165.76
Family/year	2013	3472.56	3946.92	4432.20
	2012	3034.80	3465.24	3905.52
	2011	3034.80	3465.24	3905.52
	2010	2887.92	3302.16	3726.00
	2009	2887.92	3302.16	3726.00
	2008	2628.24	3009.12	3398.64
	2007	2063.52	2063.52	4386.24
SINGLE				
	2007 - 2013	69.5 % INCREASE	100.9 % INCREASE	0.7 % DECREASE
FAMILY				
	2007 - 2013	68.3 % INCREASE	91.3 % INCREASE	1.0 % INCREASE

RECOMMENDATIONS/ACTIONS by NBSRT Group Insurance Committee

The committee met January 15, 2013 to discuss the Communique sent out by the NBTF Group Insurance Trustees on November 23, 2012 outlining the renewal and Group Insurance Rates for 2013. This meeting resulted from the expression of concerns by several members regarding the huge change in the physiotherapy limit. The level of concern prompted us to further request a meeting with the Executive Officers of the NBSRT. This took place January 25, 2013.

The committee requested a letter be sent to the Trustees asking they reconsider their decision to remove the physiotherapy limit from "unlimited" to a cap of \$600. The NBSRT Executive Officers sent this letter to Marilyn Boudreau, the Liaison person for the NBTF Trustees on Jan. 28, 2013. A request was also made asking that more effort be made to get the members booklet published. The NBSRT President Roger Nesbitt will also be taking these issues to a meeting of the NBSRT-SERFNB Liaison Committee when it meets in May. The committee is currently waiting for a response to the letter from the NBTF.

The committee is advising the membership to express their personal concerns to the Trustees by contacting Marilyn Boudreau, the NBTF Liaison person for the retired teachers, as well as Johnsons Insurance Chief Executive Officer Dale Weldon. Also, they may contact the retired teacher's trustee Callum McPhee. Contact information can be found at the top of the homepage for this website.

This will be updated as more information becomes available.