



Did You Know?

The NB Dental Society produces an annual suggested fee guide for dentists.

There are two fee guides: the general practitioner's guide and the specialist's guide. These guides outline over 1,400 dental codes and descriptions related to specific dental treatments. Dentists are not required to follow the guide of any fee schedule, and therefore determine the costs for their office based on the specific factors influencing their individual practice.



Your New Brunswick Teachers' Federation Dental Plan offers coverage at the 2016 fee levels and the cost to the plan to upgrade this year was +3,6%. The Group Insurance Trustees have consistently upgraded to the current year fee guide; however, costs are continuing to rise.

It is in your best interest to understand exactly what your dentist is charging you and your plan. At your next visit, why don't you ask your dentist these simple questions: *How much was charged to me and to my plan? Can you explain the discrepancies between the two?*

Dentists are like any other service provider, if your dentist has surcharged the suggested dental fee guide amount, why not ask them to charge you only up to the fee guide amount—since that is likely what your plan will pay. Since you pay at least 20% of all costs, any savings you can generate by asking these questions could save you and your plan money which will help ensure the future financial viability of your dental plan.

Accidental Death and Dismemberment Insurance

During the renewal process last October, the insurance carrier for AD&D insurances was requesting a 50% increase in premiums. The Group Insurance Trustees felt this was unreasonable, and asked Johnson to survey the market and compare AD&D benefits and premiums, to present at the December meeting for review.

As a result of the market study, trustees have decided to change to AIG, an insurance company specializing in AD&D coverage, with a much more competitive rate. The new monthly premium for the active basic AD&D will be \$.375 and for retired members, it will be \$.75 per month. The new optional AD&D rates per \$1000 are \$.017 single and \$.026 family.

Now Available! Online Claim Submission

We are pleased to announce that Johnson Inc. is now able to accept your health and dental claims online rather than you mailing them to their office in Fredericton. The process is simple. Visit www.Johnson.ca, log into the Members' Only section, select "Claim Forms", and follow the instructions on the screen.



NEW!



CAREpath

▶ THE CANCER ASSISTANCE PROGRAM

The NBTF Group Insurance Trustees are pleased to introduce **CAREpath™** CAREpath, a cancer assistance program, as a valuable addition to your Benefits Plan, free of charge.

This is a comprehensive program that provides those recently diagnosed with cancer or facing a cancer recurrence with ongoing, one-on-one, telephonic counseling, guidance and support by an Oncology Nurse Care Manager, backed by oncology physicians.

As part of your benefits plan, you, your spouse and dependent children now have access to this invaluable service.

Call **CAREpath™** at 1-866-599-2720 or visit their Website at www.carepath.ca.