Memorial University of Newfoundland Pensioners Association (MUNPA)
Benefit Program

• Health
  • Hospital
  • Drugs
  • Extended Health Benefits
• Dental
• Retiree Survivor Coverage
• Member Services
Benefit Program

- Hospital
  - Coverage provides for the difference between the ward and the semi-private room
  - Semi-private is paid at 100%
  - Payment is direct to the hospital when you present your Blue Cross Identification card
  - This benefit is eligible in any province in Canada
Benefit Program

• Drugs
  • Adjudication details
    – Amount eligible is paid directly to the pharmacy
    – Ingredient cost paid by the program
    – Co-pay is the markup plus the dispensing fee charged by the pharmacy

  – Drugs fall in one of three possible categories:
    • Eligible
    • Not Eligible
    • Covered if approved by Special Authorization process
Benefit Program

- Extended Health Benefits
  - Program covers 80% eligible expense
  - $25 deductible per calendar year per single/family
  - Most claims are submitted ePay by providers
## Benefit Program

### Extended Health Benefits

<table>
<thead>
<tr>
<th>Service</th>
<th>Professional</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ambulance Services</td>
<td>Acupuncturist</td>
</tr>
<tr>
<td>Prosthetic Appliances</td>
<td>Massage Therapist</td>
</tr>
<tr>
<td>Diabetic Supplies</td>
<td>Psychologist</td>
</tr>
<tr>
<td>Oxygen</td>
<td>Audiologist</td>
</tr>
<tr>
<td>Nursing Services</td>
<td>Physiotherapist</td>
</tr>
<tr>
<td>Accidental Dental</td>
<td>Podiatrist/Chiropodist</td>
</tr>
<tr>
<td>Orthotics</td>
<td>Speech Pathologist</td>
</tr>
<tr>
<td>Durable Equipment</td>
<td>Chiropractor</td>
</tr>
<tr>
<td>Surgical Stockings</td>
<td>Naturopath</td>
</tr>
<tr>
<td>Hearing Aids</td>
<td>Osteopath</td>
</tr>
</tbody>
</table>
Benefit Program

- Extended Health Benefits

- Vision Care
  - Eye Exams: One every 24 months, 12 months for dependent children
  - Frames, Lenses/Contact Lenses, Laser Corrective Surgery: Maximum payable of $250 in 24 months, 12 months for dependent children
Benefit Program

• Dental
  • Dental expenses reimbursed based on Current Newfoundland Dental Society Fee Guide

• Basic Benefits paid at 80%

• Major Restorative Dental Services
  – Reimbursed at 70% of the eligible expense to a maximum of $1,200 per participant per calendar year
  – Eligible items includes inlays/onlays, crowns, dentures and bridges
Benefits Program

Retiree Survivor Coverage

• If in receipt of survivor pension the spouse may continue coverage

• Coverage is eligible until the death of the survivor

• Applies to both Health and Dental
Medavie Blue Cross ID Card

Confirms participation in group insurance plan including your dependents
Claims Submission
Self-Service Made Easy for Members

- Provider ePay
- Member eClaims
- Mobile App
- Regular Mail
- Quick Pay
Plan Member Website
www.medavie.bluecross.ca

- Access to benefits information
- Manage personal information including direct deposit
- Access to claim forms
- View claims payment history
- Submit eClaims
Direct Deposit

Your money belongs in your wallet, not in the mail.
Direct Deposit gets it in your bank account sooner!

Sign up today:
1. Visit www.medavie.bluecross.ca
2. Select “Plan Members” in the upper right-hand corner
3. Select “Go to secure site”
4. Select “Member”
5. Enroll by clicking the “Banking” link

MEDAVIE BLUE CROSS™
Updating Banking

Member Profile

Have you recently moved? Has your phone number changed? If yes, we need to know. It is important for you to keep us informed of changes in your contact information to ensure you have problem-free access to your benefits when you need it. Please review your personal information closely.

Banking Information

There is currently no banking information.

If you would like to receive claim payment through direct deposit to your bank account, please click on the "Add Banking" button below and fill in the requested information.

Add Banking
Add/Update Banking Information

There are two options to add/update your banking information.
You can submit online in the fields below.

OR
You can manually fill in the Banking Information Request Form.

Banking Information

YOUR NAME
123 ANY STREET
ANYTOWN, PROVINCE A1A 0Z0

PAY TO THE ORDER OF

YOUR FINANCIAL INSTITUTION
123 MAIN STREET
ANYTOWN, PROVINCE 2B2 9Y9

MEMO

[Diagram of a check]

Branch # Bank # Account #

[Fields for input]

[Buttons: Cancel, Submit]
Medavie Mobile

• The latest version of our member app comes packed with even more!
  – Mobile ID card
  – Check drug coverage and compare drug costs
  – Browse benefit details
  – Check remaining benefit balances
  – Submit claims
  – Find ePay health professionals
  – Cost information for providers
  – Register and update your profile
• Health Risk Assessment
• Comprehensive Wellness Portal
• Disease & medical conditions
• Health and lifestyle information & tools
• Drug, natural product, disease and tests & procedures library
• Self-care and screening health tools and guides
• Canada-wide community support directory
• Monthly/daily health news updates

medaviebc.mygoodhealth.ca
Supporting Retirees & Family

- Bilingual service English or French with translation service in over 150 different languages
- Benefit, claims, general inquiries and provider inquiries
- Hours of operation 8am-8pm Monday to Friday

1-800-667-4511
inquiry@medavie.bluecross.ca
Questions?

Always there for you.

Thank You!