



Total Care Medical and Dental Claims Reimbursement —Now That Was Easy!

update

The NSTU Group Insurance Trustees want to ensure that members are aware of the most convenient ways to be reimbursed for claims related to the Total Care Medical and Total Care Dental Programs.

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, medical equipment and dental services that may have to be paid up front. **What is the best method for members to be reimbursed as quickly as possible for expenses to ensure you are out-of-pocket the least amount of time?**

MBC have established electronic adjudication for many of its service providers. Providers such as massage therapists and physiotherapists can have your claim adjudicated online, asking you to pay only the applicable co-insurance. As an example, many physiotherapists can bill MBC directly at the time of service and charge you the 20% co-insurance before you leave their office. This is also true for many dental offices who can also bill MBC directly to minimize your out-of-pocket expenses. Ask your service provider if they have the ability to bill MBC directly.

At some point you may find yourself in a situation where you are required to pay 100% of a supply or service. All paid-in-full receipts must be submitted to MBC for reimbursement within one year from the date the expense

is incurred. For convenience, you may wish to set up Direct Deposit with MBC. Claims reimbursement can be transferred electronically to your chosen bank account which will eliminate waits for reimbursement cheques through the mail, cut back on trips to the bank and reduce the risk of theft or loss of your reimbursement cheque. MBC will send you a notice each time they make a deposit into your bank account.

Registering for Direct Deposit is easy!

1. Go to www.medavie.bluecross.ca
2. Choose a language by clicking on English or French.
3. On the screen that pops up, scroll down until you see the word **FORMS** on the right side bar panel.
4. On the main page that pops up, scroll down to **For Group Plan Members**.
5. Under **For Group Plan Members** click on **Direct Deposit request**.
6. A PDF form (illustrated below) will pop up to print off, fill in, and send to Medavie Blue Cross.



Now that was easy!

MEDAVIE BLUE CROSS™		DIRECT DEPOSIT REQUEST
Policy No. _____	Identification No. _____	Type of Account <input type="checkbox"/> Chequing <input type="checkbox"/> Current <input type="checkbox"/> Savings
My/Our Name(s) (Please Print) _____		Bank Account Number _____
Bank Name _____	Branch No. _____	I request my benefits be paid through electronic funds transfer (direct deposit) into this account. This authorization may be cancelled at any time upon written notice by me/us.
Bank Address _____	City _____	Province _____
Date _____		Signature as you sign your cheque _____
<p>IMPORTANT - PLEASE INCLUDE A COPY OF YOUR CHEQUE MARKED "VOID". PLEASE ADVISE US IN WRITING OF ANY CHANGE IN BANKING ARRANGEMENTS. PLEASE SEND COMPLETED FORMS TO: Medavie Blue Cross PO Box 225, Moncton, NB, E1C 8L3 ATTENTION: Customer Support Telephone: 1-800-667-4511 FAX: (506) 867-4551</p>		

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