



YOU'VE DEDICATED YOUR LIFE TO EDUCATING THE CHILDREN OF NEW BRUNSWICK - NOW IS YOUR TIME TO ENJOY A WELL-DESERVED RETIREMENT.

Being retired doesn't mean you have to lead a sedentary life. Instead, retirement is the perfect time to rediscover your favourite pastimes. A healthy diet and physical activity can ensure you feel your best.

As a member of the New Brunswick Teachers' Federation, you can also enjoy a worry-free retirement and continue receiving your group insurance coverage*.

This brochure contains all the information you need about the various plans offered under your group insurance.

For more information, visit our website at www.nbtffnb.ca and subscribe to our newsletter.

*Once your employment ends, the group insurance premium is no longer paid by the employer.



NBTF GROUP INSURANCE
TRUSTEES

FIDUCIAIRES
DE L'ASSURANCE COLLECTIVE
DE LA FENB

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NEW BRUNSWICK
TEACHERS' FEDERATION
FÉDÉRATION DES ENSEIGNANTS
DU NOUVEAU-BRUNSWICK



WWW.NBTFFENB.CA



Being Informed Will
BENEFIT YOU!



NBTF GROUP INSURANCE
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DE L'ASSURANCE COLLECTIVE
DE LA FENB



**CONGRATULATIONS,
YOU'RE INSURED!**



**REDUCE THE COST OF YOUR
GROUP INSURANCE!**



**YOU DON'T NEED TO FIGHT
CANCER ALONE**

Under the New Brunswick Teachers' Federation group insurance plan, you can now enjoy a well-deserved, worry-free retirement*.

WHAT COVERAGE ARE YOU ENTITLED TO ONCE YOU RETIRE?

The NBTF's group insurance plan provides the following coverage:

- Life insurance (reduced as of 70 years of age)
- Disability insurance (optional – ends at 75 years of age)
- Dental insurance
- Accidental death or dismemberment insurance (ends at 70 years of age)
- Medical and drug insurance

WILL YOUR PREMIUMS INCREASE?

Once you retire, the employer stops contributing to your insurance premium. You will therefore be required to pay the full premium for your insurance plan.

*You are insured unless you opted out of the group insurance plan. Contact Johnson Inc. to confirm your coverage.

Did you know that generic drugs are an effective and less costly option to brand name drugs for treating illness?

Here is some information to help you make an informed decision about prescription drugs.

WHAT IS A GENERIC DRUG?

A generic drug is a copy of a brand name drug and contains the same active ingredients, the same dosage and the same efficacy at a lower cost.

HOW CAN I OBTAIN A GENERIC DRUG?

When you bring your prescription to the pharmacy to be filled, the insurance plan requires that the brand name drug be automatically substituted by the generic drug, when available. Don't hesitate to discuss this with your doctor or pharmacist.

HOW CAN THIS SUBSTITUTION SAVE ME MONEY?

Generic drugs are less costly than brand name drugs. Since you pay 20% of the cost of your drugs, you will automatically pay less at the pharmacy. The group insurance plan will also benefit from these savings and your monthly premiums could be reduced.

HOW CAN CAREPATH HELP ME?

With a cancer diagnosis, everything changes in an instant. The few minutes spent with your doctor are generally not enough time to answer all the questions you have. CAREpath understands this and also knows that patients and their families often feel that they are losing control.

Upon returning home, there are still a lot of questions that remain unanswered. Trust CAREpath to provide immediate assistance as you wait for your next visit to the doctor.

CAREPATH...

- Takes the time to discuss the type of cancer, treatment prescribed, other options and side effects of the treatment
- Listens and helps allay your concerns by answering your questions
- Gives you the tools you need to regain some control

Want to discuss your group insurance?

**FOR MORE INFORMATION, CONTACT JOHNSON INC.'S
ADMINISTRATION DEPARTMENT AT
1-888-851-5500**

Do you have questions about generic drugs or want to discuss your group insurance plan?

**CONTACT JOHNSON INC.
FOR MORE INFORMATION AT 1-800-442-4428**

If you or one of your dependants has received a cancer diagnosis,

CALL CAREPATH AT 1-866-883-5956
or email them at info@carepath.ca.