

The Benefits Connection

Edition 2: Summer 2026

Welcome to this edition of **The Benefits Connection** – your employee benefits newsletter.

Information within the newsletter will keep you informed on items related to your employee benefits program. We will strive to keep you informed on industry trends, and information specific to your benefits coverage to ensure you have all the necessary information to help you navigate and access the services that you need and that are available to you.

We understand that your benefit program is important to you and we work hard to provide you with comprehensive coverage for you and your family. The plan renews on June 1st of every year, and below are the changes to the rates effective June 1, 2026.

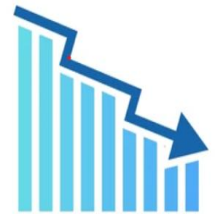
Benefits Renewal Rates

Each year, we review all aspects of our benefit program to ensure that the contribution rates are sufficient to cover the anticipated claims plus plan expenses for the upcoming benefit year.

This year, we had a very favourable renewal, and we are pleased to share that costs will go down. The change in rates effective June 1, 2026, for each line of benefit is noted below:

Benefit Life	Change in rates
Life Insurance	30% Decrease
Dependent Life Insurance	30% Decrease
Accidental Death & Dismemberment	20% Increase
Long Term Disability	No Change
Extended Health Care	No Change
Dental Care	No Change

For an individual enrolled in all lines of benefits, the above noted changes would result in an overall reduction in cost of approximately 2.5%.



**Cost
Reduction**

Spotlight on Services

Employee and Family Assistance Program (EFAP) - inConfidence

inConfidence EFAP is a confidential program that consists of counselling services, support (i.e., health and well-being, life events, legal, financial security, life events, career and workplace and physical health support) and various resources on an easy-to-use website and app. Therapy sessions are easily booked online, through the app or via telephone and delivered through the secure and encrypted inConfidence platform by video or phone as well as having the option for in person sessions.



- EFAP is available 24 hours a day to provide confidential assistance with concerns that affect your personal, family, and work life or general well-being.
- EFAP is a voluntary, confidential, short-term counselling, and advisory service that connects you and your eligible family members to a network of dedicated professionals. This network includes psychologists, social workers, addiction and career counsellors, childcare and elder care specialists, and legal and financial specialists. These professionals are ready and waiting to assist any time help is needed.
- The average wait time to first offered appointment in your EFAP is approximately 18 hours.
- Confidentiality and privacy are assured, within the limits of the law, to you and your family member(s) who use the service.

To learn more, please visit the EFAP page directly on the Medavie Blue Cross inConfidence web page at <https://www.medaviebc.ca/en/members/your-coverage/inconfidence> or download the inConfidence app in the App Store and Google Play.

Having trouble finding a health service professional in your area? The link below takes you to a search tool of Medavie Brue Cross approved health professionals.

<https://www.medaviebc.ca/en/members/find-health-professional>

**Did you
know?**

You should contact **BelAir Direct** for any questions or issues related to enrollment, plan waiting periods, beneficiaries, life events, coverage for overage dependents, replacement ID cards, LTD process and forms, voluntary benefits, etc.
Belair contact info: GroupBenefitsNS@belairdirect.com or **1.800.453.9543**

Questions or issues regarding claims and payments for Health and Dental claims should be directed to **Medavie Blue Cross**.
MBC contact info: inquiry@medavie.bluecross.ca or **1.800.667.4511**