

The Benefits Connection

Edition 1: Spring 2026

Welcome to the first 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.



Plan Governance

The authority to supervise and manage the [NSECSB](#) benefit plan has been granted to the Members Employee Benefits Committee (MEBC). The MEBC is made up of both management and employee representatives and consists of 12 members. The current member representatives are as follows:

Steve Snell – Director HR, AVRCE (Chair)	Charmaine Romkey – Director HR, SSRCE
Corinne Carey – Pension and Benefits Officer, NSGEU (Vice-Chair)	Karen Wheeliker – CUPE
Wendy King – Director HR, CBRCE	Jackie Swaine – SEIU
Darrell LeBlanc – Director HR, SRCE	Mary Fougère – CUPE
Janice Godin – Director HR, CSAP	Shawn Johnson – NSEGU
Christie Macdonald – Director HR, TCRCE	Beverly Silver – Non-Union

Key Plan Data

Participating Employers: AVRCE, CBRCE, CCRCE, CSAP, SRCE, SSRCE, TCRCE, NSECSB

Employees Enrolled	3,464
Spouse	1,572
Dependent Child	1,699
Total	6,735

Top 5 Prescription Categories by Cost:	1. Inflammatory Conditions
	2. Diabetes
	3. Respiratory
	4. Antidepressants
	5. Cancer

How are your Health and Dental premium rates determined?

The NSECSB benefit plan is a self-insured plan often called Administrative Services Only (ASO). What this means is that we pay Medavie Blue Cross an administrative fee to adjudicate and pay the claims. At the end of the year the total cost of the claims paid under the plan plus the administrative fee is compared to the total premium collected and the resulting financial position determines the rate action for the upcoming year. If the financial position indicates a deficit, a rate increase would be required. If the financial position indicates a surplus then a rate decrease could be warranted.

Benefits Administration

The NSECSB benefit plan utilizes the services of BelAir Direct (formerly Johnson) as our benefits administrator. All forms and documents related to the benefit plan will be sent from BelAir Direct and any completed forms should be returned to them as well. Information related to your coverage can be found at the BelAir Direct My Insurance website at <https://myinsurance.belairdirect.com/>.

To view and download your Group Benefit booklet please visit the NSECSB website at <https://sites.google.com/gnspes.ca/nsecsb/benefits-and-pension/employee-benefits-plan/group-benefit-handbook>.

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.

Medavie Blue Cross' Health Coaching and Chronic Disease Management

If you are enrolled in health or dental coverage, you have exclusive access to Medavie Blue Cross' Health Coaching and Chronic Disease Management platform. This benefit helps members take charge of their long-term health and get more out of life. As no referral from a doctor is required, it allows members to be fully proactive. The health conditions covered by this benefit are:



Lung Health (asthma, COPD, and smoking cessation)



Heart Health (hypertension and weight management),



Diabetes Care (type 1 and type 2 diabetes)



Menopause Care (perimenopause and menopause symptoms)

To get the help you need and to connect with a specialized health professional to receive ongoing education and support please visit <https://www.medaviebc.ca/en/members/your-coverage/health-coaching>. Here you will be able to search and find Medavie Blue Cross approved health professionals. Examples of convenient virtual providers include:

- 360 TotalCare for diabetes, hypertension and weight management
- SanoMidLife for perimenopause and menopause

Connected Care

As a member of the Health plan you have access to Connected Care through Medavie Blue Cross. Connected Care provides special access and pricing for a variety of innovative online services that may bring better health to you and your family. A few of these services are highlighted below:



- ADHD Assessment and Treatment – receive an \$80 discount on ADHD assessments through Beyond ADHD.
- Vision Care – enjoy free shipping and receive 30-50% off glasses, contact lenses, and lens upgrades, through KITS.
- Financial Coaching – receive a free 60-day trial and a 33% discount on personalized financial coaching through Kaira.

Log in today to explore these services <https://www.medaviebc.ca/en/members/your-coverage/connected-care>. All you will need is your Blue Cross member identification and policy number to create an account, so please have your Blue Cross card handy.

**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.

Questions or issues regarding claims and payments for Health and Dental claims should be directed to **Medavie Blue Cross**.

