

## ***Healthy Smiles, Clear Vision***

### **Frequently Asked Questions**

#### **What is the *Healthy Smiles, Clear Vision* plan?**

*Healthy Smiles, Clear Vision* is New Brunswick's dental and vision plan for children of low-income families. Implemented in September 2012, the plan was developed based on recommendations made by the Advisory Committee on Health Benefits, one of three committees established to address key issues in New Brunswick's fight against poverty.

#### **What are the eligibility criteria?**

To be eligible you must:

- Live in New Brunswick.
- Have dependent child(ren) aged 18 years old or younger.
- Not have dental and vision coverage through any other government program or private insurance plan.
- Have a family net income level not exceeding the following amounts based on the previous year's New Brunswick Income Tax return(s) or Notice of Assessment(s):

Family Size	Income
2 people	\$22,020
3 people	\$26,969
4 people	\$31,142
5 people	\$34,817
6 people	\$38,141
7 people	\$41,196

*These guidelines are based on Market Basket Measure calculations from June 2012.*

#### **What does the *Healthy Smiles, Clear Vision* plan cover?**

This plan will provide the necessary coverage for specified dental and vision benefits for children 0-18 years as follows:

**Dental:** The dental program will cover basic items, such as regular exams, X-rays and extractions, with some focus on preventative treatments such as sealants and fluoride treatments.

**Vision:** The vision program will cover basic items, such as yearly exam, lenses and frames. Contact lenses are not included in the coverage.

### **Is there a cost to enrol in the *Healthy Smiles, Clear Vision* program?**

There is no cost to enrol in the *Healthy Smiles, Clear Vision* program.

### **How do I apply for the *Healthy Smiles, Clear Vision* plan?**

To apply, complete the application form and provide the following documents in order to properly assess your application form:

- Copies of two pieces of identification for each child:
  - NB Medicare card
  - One additional piece of identification, such as a Birth Certificate, Baptismal Certificate or Social Insurance Card.
- Copy of New Brunswick Income Tax return(s) or Notice of Assessment(s) for parent/guardian and spouse or common-law partner (if applicable).

Completed application forms and the required documents must be mailed or faxed to:

*Healthy Smiles, Clear Vision*  
644 Main Street  
P.O. Box 220  
Moncton, NB  
E1C 8L3

Fax: 1-506-867-4651

**Important:** For children with dental and vision coverage through the New Brunswick Department of Social Development, coverage will be automatically transferred to the *Healthy Smiles, Clear Vision* plan and, as such, there is no need for Social Development clients to apply.

### **How do I obtain an application form for the *Healthy Smiles, Clear Vision* plan?**

You can download the <application form – will be a hyperlink>. Paper copies may be picked up at Service New Brunswick offices and regional offices of the Department of Social Development.

### **I am receiving Extended Health Card benefits. Does this apply to my children?**

Yes, this plan provides dental and vision coverage for children 0-18 years of age in family units receiving Extended Health Card benefits.

### **My health benefit coverage with Social Development has ended. Am I eligible to apply for the *Healthy Smiles, Clear Vision* plan?**

Dental and vision coverage will end when your coverage at Social Development has been terminated. If you still require these benefits, you are encouraged to apply via the application form.

### **What if I don't have a Medicare Card?**

You must have a valid NB Medicare card in order to be considered for the *Healthy Smiles, Clear Vision* plan. You may apply for a NB Medicare card through Service New Brunswick. Application forms are available online at [www.snb.ca](http://www.snb.ca).

### **I have not filed my taxes in the past couple of years, what is eligibility based on?**

You must provide the previous year's New Brunswick Income Tax return(s) or Notice of Assessment(s). Therefore, if you have not filed an income tax return in the past couple of years you are not eligible.

For more information on tax credits and benefits you may be entitled to visit <http://www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/Families/Benefits.pdf>.

### **How do I determine my family's total annual net income?**

For each parent/guardian, spouse or common-law partner, calculate their income by looking at their previous year's income tax return.

- Look at Line 236 to find your net income

Add the net incomes for each parent/guardian, spouse or common-law partner living in the household to determine the family's total annual net income.

If you have trouble calculating this amount, call for assistance.

Telephone number: 1-506-867-6026  
Toll free number: 1-855-839-9229

**Important:** To ensure the people of New Brunswick are receiving all the tax credits and benefits they are entitled to, applications submitted after July 1<sup>st</sup> will require the New Brunswick Income Tax return(s) or Notice of Assessment(s) submitted for the previous year. For more on these tax credits and benefits visit <http://www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/Families/Benefits.pdf>.

### **What if my family unit size is greater than seven people?**

To determine total net income limits for family units greater than seven people, contact Medavie Blue Cross.

Telephone number: 1-506-867-6026  
Toll free number: 1-855-839-9229

### **I am a Youth on Social Assistance. Does this apply to me?**

Yes, provided that you are younger than 19 years of age, your coverage will be automatically transferred to the *Healthy Smiles, Clear Vision* plan and, as such, there is no need to apply.

## **I have dental and vision coverage through another plan, am I eligible for the *Healthy Smiles, Clear Vision* plan?**

Individuals with **both** dental and vision coverage as part of another health plan are not eligible for the *Healthy Smiles, Clear Vision* plan. However, individuals that have only dental or vision coverage as part of another health plan are eligible for the coverage needed.

## **What happens after I submit my application?**

After your application is submitted, it will be assessed to determine whether or not a child qualifies for benefits under the *Healthy Smiles, Clear Vision* plan. You will be notified by mail once a decision has been made about your application. If a child is eligible for coverage, a Medavie Blue Cross card will be issued in their name.

## **How long does it take to process my application?**

Please allow 2-4 weeks for your application to be processed.

## **How will I show proof that my child has been accepted into the plan?**

Once your application has been accepted, a Medavie Blue Cross card will be issued for each eligible child. You must present the card to your dentist or optometrist each and every time you request services.

## **How long will my child be covered under the *Healthy Smiles, Clear Vision* plan?**

Benefits will be covered from enrolment acceptance date until September 1st or until a child reaches the age of 19. Each year, recipients will be required to submit a renewal application along with the previous year's New Brunswick Income Tax return(s) or Notice of Assessment(s).

Families receiving Social Assistance from the New Brunswick Department of Social Development will not be required to submit a renewal application. However, if you are no longer receiving Social Assistance and your child requires coverage under this plan, you are encouraged to submit an application form for processing.

## **Do I have to reapply every year for coverage?**

Yes, each year recipients will be required to submit a renewal application prior to September 1st along with the previous year's New Brunswick Income Tax return(s) or Notice of Assessment(s) unless they are receiving Social Assistance from the New Brunswick Department of Social Development.

Renewal reminders will be sent by Medavie Blue Cross in the month of July. Benefit recipients must submit their renewal application prior to September 1st in order to prevent termination of benefits.

### **What if I forgot to reapply by the deadline in my renewal reminder?**

Once the deadline has passed, benefits will end. To reapply, please submit an application form and indicate that it is a renewal at the top of the form.

### **Who provides services under the *Healthy Smiles, Clear Vision* plan?**

Services are provided by members of the New Brunswick Dental Society, the New Brunswick Association of Optometrists, and the Opticians Association of New Brunswick. To ensure your preferred dentist or optometrist will provide services under the *Healthy Smiles, Clear Vision* plan you must verify this with them before services are received.

### **How do I access services under the *Healthy Smiles, Clear Vision* plan?**

When making a dental or optical appointment, confirm that your preferred provider will provide services under the *Healthy Smiles, Clear Vision* plan.

When you arrive for the appointment, advise the dental/optical provider that you have Medavie Blue Cross coverage under the *Healthy Smiles, Clear Vision* plan and provide them with the card. This must be done each and every time you visit their office.

The dental/optical provider will verify the card prior to beginning any procedures to ensure that your child is covered. They will notify you if there will be any additional charges to you over and above what the *Healthy Smiles, Clear Vision* plan will cover.

### **What documents do I need to bring to my dentist or optometrist to show that my child is eligible for the program?**

You must present your identification card to your dentist or optometrist each and every time you request service.

### **Do I have to pay upfront for dental and vision benefits?**

There are no fees for covered benefits for eligible persons under the *Healthy Smiles, Clear Vision* program. Under this plan, dental and optical providers must not request any upfront payment from people who have this coverage.

### **Do I have to pay a portion of the costs?**

Provided that the procedure is covered under the *Healthy Smiles, Clear Vision* plan and does not exceed the maximum limits, there is no cost to you. However, you may choose to pay for services beyond those that are covered.

**Important:** Before any dental or optical services begin, check with your dental/optical provider to see if there will be any additional charges to you over and above what the *Healthy Smiles, Clear Vision* plan will cover.

### **What if I need to make amendments to my application?**

Your circumstances may change during your benefit year. If they do, please submit a new application form and indicate that it is a change request at the top of the form.

### **What if I need to add another child to the card?**

If a new child is born or adopted into your household, please submit a new application form and indicate that it is a change request at the top of the form.

### **What if I need to remove a child from the card?**

If a child currently listed on your card is no longer a member of your household, please submit a new application form and indicate that it is a change request at the top of the form.

### **What if my marital status changes?**

If your marital status changes, please submit a new application form and indicate that it is a change request at the top of the form.

### **What if I have a change of address?**

If your address changes, please submit a new application form and indicate that it is a change request at the top of the form.

### **My child turns 19, do they have coverage?**

Coverage ends for a child when they turn 19 years of age.

If you are on Social Assistance, a child turning 19 years of age will continue to receive dental and vision care benefits through New Brunswick Department of Social Development provided they are included in the family unit on your file.

If you are not on Social Assistance and they do require financial aid, they may apply through the New Brunswick Department of Social Development.

### **What if my income has changed?**

Eligibility is determined based on the previous year's New Brunswick Income Tax return(s) or Notice of Assessment(s). At the time of renewal, your new income will be assessed.

If you require assistance but you did not qualify based on the previous year's New Brunswick Income Tax return(s) or Notice of Assessment(s), you may apply for benefits through the Department of Social Development.

**Important:** To ensure the people of New Brunswick are receiving all the tax credits and benefits they are entitled to, applications submitted after July 1<sup>st</sup> will require the New Brunswick Income Tax return(s) or Notice of Assessment(s) submitted for the previous year. For more on these tax credits and benefits visit <http://www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/Families/Benefits.pdf>.

### **My husband has tooth pain and we don't have insurance. Is he eligible?**

No, the *Healthy Smiles, Clear Vision* plan is for children aged 0-18 only.

### **My children live with their mother. Can I apply for the plan?**

The parent with primary custody should apply for this plan on behalf of a child.

### **My child's health insurance/coverage ended when my job ended. Can my child get coverage through the *Healthy Smiles, Clear Vision* plan?**

This coverage is available, provided that the eligibility requirements are met.

### **What if I lose my card?**

If you lose your card, please contact Medavie Blue Cross to request a replacement.

Telephone number: 1-506-867-6026

Toll free number: 1-855-839-9229

### **If I am not eligible for the *Healthy Smiles, Clear Vision* plan, what are my options?**

If you are not eligible under this plan and your child has an urgent medical need for dental or vision, you may apply to Social Development for a health card. Eligibility is determined by a financial assessment of the household monthly income, assets and expenditures.

If the assessment determines that you are financially unable to cover the medical expenditures, a health card may be provided for the medical need of the child.

### **If I am not eligible for a health card through Social Development what are my options?**

You can request a review of the decision made by the Department of Social Development.

A form will be provided to you with the notice of decision. The form needs to be completed and submitted to the area reviewer in the nearest Social Development office within 30 days of receiving the notice of decision.

The area reviewer shall review the situation, and advise the applicant of their decision within fifteen (15) days after receipt of the request for review.

## **How do I make contact with the Department of Social Development?**

By calling the nearest regional office in your area:

1-833-SDDStel (1-833-733-7835)

### **For More Information**

You can visit the Department of Social Development online <http://www.gnb.ca/socialdevelopment> or call the New Brunswick provincial government at 1-800-669-7070.

Or contact Medavie Blue Cross by calling:

Telephone number: 1-506-867-6026    Toll free number: 1-855-839-9229