



Date: February 28, 2013

To: Plan Members – Acute Care

From: Group Benefits Solutions

**Subject: Health Association Nova Scotia - Annual Renewal and Benefit Premiums
April 1, 2013 to March 31, 2014**

Health Association Nova Scotia has completed the annual renewal of the benefits plans it offers to member facilities for its active employees. Any adjustments to rates become effective on April 1 of each year.

These plans include: Basic Life Insurance, Long Term Disability, Extended Health, Dental, Optional Life Insurance, Optional Accidental Death and Dismemberment, and Critical Illness.

Monthly premium payment is split over first two pay periods each month.

Basic Life Insurance

Premium rates remain unchanged at \$0.15 for \$1,000 coverage. Premium costs are shared equally between the employer and employee. Total amount you pay each month is \$0.075 per \$1,000 coverage.

Long Term Disability

Premium remains unchanged at 2.9% of payroll. Premium costs are shared equally between the employer and employee. Total amount you pay each month is 1.45% of insured earnings.

Extended Health & Travel

Last year we began rebalancing the rate structure between single and family coverage to better reflect actual utilization, as such, the rate changes have been adjusted to reflect the final year of rebalancing. Single health coverage for under age 70 increases by 4.5%; family health coverage for under age 70 decreases by 1.1%; and there is no change to health coverages for over age 70. Emergency Travel Insurance premium remains unchanged.

Employer: Employee 65: 35 Cost Share	Total Premium Current Monthly Rate	Total Premium Monthly Rate Effective April 1, 2013	Total amount you pay each month
	Health & Travel	Health & Travel	Health & Travel
Under Age 70			
Single	\$98.72 + \$0.62	\$103.20 + \$0.62	\$36.12 + \$0.22
Family	\$240.64 + \$1.26	\$238.00 + \$1.26	\$83.30 + \$0.44
Employee or Spouse Age 70 or Older (no prescription coverage)			
Single	\$49.32 + \$0.62	\$49.32 + \$0.62	\$17.26 + \$0.22
Family	\$98.64 + \$1.26	\$98.64 + \$1.26	\$34.52 + \$0.44
Over/Under Age 70	\$147.78 + \$1.26	\$147.78 + \$1.26	\$51.72 + \$0.44

Dental

Last year we began rebalancing the rate structure between single and family coverage to better reflect actual utilization, as such, the rate changes have been adjusted to reflect the final year of rebalancing. Single coverage decreases by 9.3% and family coverage decreases by 5.5%.

Employer: Employee 65: 35 Cost Share	Total Premium Current Monthly Rate	Total Premium Monthly Rate Effective April 1, 2013	Total amount you pay each month
Single	\$42.80	\$38.80	\$13.58
Family	\$94.46	\$89.20	\$31.22

Accidental Death and Dismemberment

Premium rates increase from \$0.17 to \$0.19 for \$10,000 single coverage and from \$0.33 to \$0.36 for \$10,000 family coverage.

Optional Life Insurance

Premium rates remain unchanged (see Appendix A).

Critical Illness

Premium rates remain unchanged (see Appendix B).

Our Commitment to You

Health Association Nova Scotia and the Provincial Group Benefits Committee (a committee comprised of healthcare employers and unions) work together to ensure that our benefits meet the needs of Nova Scotian Healthcare Workers, and that plans remain financially viable for the long term. Here are some recent events that demonstrate this:

- Your health plan paramedical coverage includes the services of a registered dietician. Effective April 1, you can now access these services without a referral from a physician. An original paid in full receipt from a dietician registered with Medavie Blue Cross is required for reimbursement of usual and customary rates.
- Effective April 1, your travel coverage with SSQ has been enhanced to cover emergency out of province assistance as appropriate.

Appendix A				
Optional Life Rates Per \$10,000 of Coverage (Employee & Spouse)				
Rates Effective April 1, 2013				
Age Band	Male		Female	
	Smoker	Non Smoker	Smoker	Non Smoker
34 & Under	0.79	0.39	0.37	0.23
35 - 39	0.97	0.49	0.56	0.33
40 - 44	1.56	0.79	0.93	0.56
45 - 49	2.94	1.49	1.62	0.96
50 - 54	5.20	2.62	2.70	1.61
55 - 59	8.50	4.54	4.53	2.70
60 - 64	12.29	6.19	6.37	3.8
65 - 69	20.11	10.13	9.94	5.93
Optional Dependent Life				
\$0.33 for \$2,500	\$0.64 for \$5,000	\$1.28 for \$10,000		

Appendix B				
Optional Critical Illness Rates per \$5,000				
Rates Effective April 1, 2013				
Age Band	Male		Female	
	Smoker	Non-Smoker	Smoker	Non-Smoker
< 20	0.220	0.220	0.255	0.255
20 - 24	0.395	0.365	0.395	0.395
25 - 29	0.690	0.545	0.835	0.690
30 - 34	0.940	0.620	1.305	0.940
35 - 39	1.410	0.760	1.845	1.160
40 - 44	2.935	1.195	3.295	1.630
45 - 49	5.760	2.030	5.255	2.135
50 - 54	9.670	3.190	8.145	2.970
55 - 59	14.995	4.820	10.360	3.545
60 - 64	22.855	7.500	16.305	5.655
65	25.140	8.250	17.940	6.220
66	27.660	9.080	19.730	6.850
67	30.420	9.990	21.700	7.530
68	33.460	10.980	23.870	8.280
69	36.810	12.080	26.260	9.110
Optional Dependent Critical Illness				
\$6.11 per family for \$10,000 coverage per dependent				

If you have additional questions, please contact your Benefits Administrator or Health Association Nova Scotia Group Benefits Solutions toll-free at 1-866-886-7246 or (902) 832-8500 Visit www.healthassociation.ns.ca/benefits