

GROUP Benefits SOLUTIONS

FROM HEALTH ASSOCIATION NOVA SCOTIA



AUGUST, 2015

Critical Illness Premium Rates Decrease by 15%

Group Critical Illness Insurance is insured through Manulife Financial.

September 1, 2015 Critical Illness Premium Rates decrease by 15%

(For administration, amounts are rounded to the nearest penny)

Optional Critical Illness Rates per \$5,000				
Rates as at September 1, 2015				
Age Band	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
< 20	0.19	0.19	0.22	0.22
20 – 24	0.34	0.31	0.34	0.34
25 – 29	0.59	0.46	0.71	0.59
30 – 34	0.80	0.53	1.11	0.80
35 – 39	1.20	0.65	1.57	0.99
40 – 44	2.49	1.02	2.80	1.39
45 - 49	4.90	1.73	4.47	1.81
50 – 54	8.22	2.71	6.92	2.52
55 – 59	12.75	4.10	8.81	3.01
60 – 64	19.43	6.38	13.86	4.81
65	21.37	7.01	15.25	5.29
66	23.51	7.72	16.77	5.82
67	25.86	8.49	18.45	6.40
68	28.44	9.33	20.29	7.04
69	31.29	10.27	22.32	7.74
Optional Dependent Critical Illness				
\$5.20 per family Coverage is \$10,000 per dependent child				

Coverage is available for you and/or your spouse in units of \$5,000, with a minimum of \$10,000 and a maximum of \$150,000. Dependent child coverage is \$10,000 per child.

You may enrol in the program if you are a permanent employee who is actively at work, you are employed for at least 40% of a regular work week and you are under the age of 70. You may enroll your spouse for coverage if he /she is under the age of 70. You may enroll eligible dependents for the Dependent Critical Illness coverage. You don't have to have Critical Illness coverage yourself to apply for coverage for your spouse and/or children.

Critical Illness is designed to provide a LUMP SUM payment from \$10,000 to \$150,000 should you be diagnosed with one of the specified conditions (**restrictions** apply, please visit www.healthassociation.ns.ca/benefits, select Critical Illness from side menu, and select ...Covered Critical Illness Conditions Definitions for details).

Covered Conditions are those recognized within the medical profession as being of a critical nature. Advances in the medical knowledge and treatment of critical illnesses will evolve, and accordingly Manulife Financial reserves the right to change the contract definitions for Conditions covered under any given Plan. All claims under this Policy shall be adjudicated using the definition of any Condition(s) that is in effect at the time the claim is incurred.



If you are already enrolled in this benefit, your payroll department will adjust your premium deductions.

Adult Covered Critical Illness Conditions

(Restrictions apply)

- Alzheimer's Disease
- Aortic Surgery
- Benign Brain Tumour
- Blindness
- Cancer
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- Heart Attack
- Heart Valve Replacement
- Kidney Failure (End Stage Renal Disease)
- Loss of Limbs
- Loss of Speech
- Major Organ, Bone Marrow Failure on Waiting List
- Major Organ or Bone Marrow Transplant
- Motor Neuron Disease
- Multiple Sclerosis
- Occupational HIV infection
- Paralysis
- Parkinson's Disease
- Severe Burns
- Stroke (Cerebrovascular Accident -CVA)

Child Covered Critical Illness Conditions

(Restrictions apply)

In addition to the adult illnesses, the following childhood conditions are covered.

- Autism
- Cerebral Palsy
- Congenital Heart Disease (certain conditions apply)
- Cystic Fibrosis
- Down's Syndrome
- Muscular Dystrophy
- Type 1 Diabetes Mellitus (Juvenile Diabetes)

For complete information regarding covered critical illness conditions, restrictions and conditions, please visit www.healthassociation.ns.ca/benefits, and select Critical Illness from side menu

Health Service Navigator

In addition to the critical illness coverage, Manulife provides you and your eligible dependents with access to Health Service Navigator (HSN), a comprehensive, integrated health information and online resource centre.

Health Service Navigator:

- Provides a resource to help you navigate the Canadian health care system.
- Is accessible to you and your eligible family members.
- Is available even when you are not making a critical illness claim, and
- Provides access to a world-class medical second opinion service.



To register visit:

- www.healthservicenavigator.com/insurance
- Click on the Register button and follow the online instructions.
- You will be asked to enter the Critical Illness Insurance Policy number, which is 87916.
- You will be asked to enter your Member Certificate Number. If you are a member of our Health and/or Dental Plan with Manulife, you will find your certificate number on your benefits card. If not, please contact your employer or call Health Association Nova Scotia, Group Benefits Solutions toll-free at 1-866-886-7246 for your certificate number.

If you have questions about your benefits, please talk to your Benefits Administrator. You can also call Health Association Nova Scotia at 1-866-886-7246.

Visit www.healthassociation.ns.ca/benefits