



Group Benefit Plan
Health Association of Nova Scotia (HANS)
Nova Scotia Health Authority
Effective **April 1, 2018**

LATE APPLICATION – HEALTH AND DENTAL BENEFITS – If application has not been made for Health/Travel and/or Dental coverage within 60 days of the date you and/or your dependents first become eligible either through your employment status or as the result of a *life change, you will be subject to a late penalty:

- Health benefits will be approved or denied by Manulife Financial, once you complete and submit a Application for Insurance & Evidence of Insurability for Self-Administered Plans. If approved, health benefits will be effective as of the date Manulife Financial indicates.
- For dental benefits, coverage will be limited to \$125 for each family member for the first 12 months.

*Life Change: marriage, common-law (after 12 months of cohabitation), divorce, separation, birth/adoption of your first child, involuntary loss of spousal coverage (due to termination, layoff, death, etc.). In the case of the loss of spousal coverage, proof of the loss must be provided in the form of a letter from the insurer (or the employer if the plan is self-administered) indicating the date benefits were terminated and the reason for benefits termination.

*Please note that if you are divorced, coverage can only be continued for your ex-spouse if you provide written proof of a court order or the divorce decree with wording specific to the benefits requiring continuation. In addition, no more than one spouse can be covered at one time.

EXTENDED HEALTH BENEFITS – Participation is optional and is available to permanent or casual employees in a guaranteed temporary position of one year or more, working at least 0.4 full-time status. Provided through Manulife Financial, this benefit is cost-shared by the Employer (NSHA pays 65% of the total premium cost). Coverage begins immediately if hired on the first day of the month; otherwise, coverage is effective on the first day of the month following the date of eligibility. **Premiums are deducted twice per month.**

Extended Health Employee Cost is: \$42.22/month for Single Plan \$97.20/month for Family Plan

TRAVEL BENEFITS – Participation is automatic for employees whose Extended Health Benefit is through the Nova Scotia Health Authority. Provided through SSQ Insurance Company Inc., this benefit is cost-shared by the Employer (NSHA pays 65% of the total premium cost). This plan is available 24 hours a day, during the course of any trip outside Canada, business or pleasure, subject to a maximum of 60 days per trip. Coverage begins immediately if hired on the first day of the month; otherwise, coverage is effective on the first day of the month following the date of eligibility. Once eligible to participate in the Plan employees have 60 days to enroll. After 60 days medical evidence of insurability is required (including dependents). **Premiums are deducted twice per month.**

Travel Employee Cost is: \$0.32/month for Single Plan \$0.66/month for Family Plan

Please see **HANS Benefits at a Glance** for more detailed information.

Coverage	
Prescription Drugs	<p>100% coverage of eligible prescription drug expenses. You pay dispensing fee plus an additional \$5.00 co-pay.</p> <p>The drug plan is a 'managed drug plan'. This means that your plan provides for a defined list of clinically effective prescription drugs that are used in the treatment of most medical conditions. For drugs that are not covered by your plan, a suitable alternative can usually be found within the formulary. Please check out the Manulife Management Formulary Ineligible Drugs and Covered Alternatives.</p>
Vision Care Eyeglasses	<p>Eye Exams – Every year for dependent (under 21) and every two years for adults 21 and older.</p> <p>Reimbursement – \$150 every two years (under 21) and every four years for adults 21 or older.</p> <p>Reimbursement is based on a schedule developed by Manulife Financial to cover the customary charges for lenses or contacts when there is a reasonable prescription change</p>
Paramedical Practitioners Paramedical Practitioner must be registered with Manulife Financial.	<p>Plan covers up to a combined max of \$1,800 per calendar year. \$10 co-pay per paramedical visit, excluding Psychologist.</p> <ul style="list-style-type: none"> ▪ Speech Therapist ▪ Massage Therapist ▪ Psychologist ▪ Chiropractor ▪ Osteopath ▪ Physiotherapist ▪ Chiropodist or Podiatrist ▪ Acupuncturist ▪ Naturopath ▪ Occupational Therapist ▪ Registered Dietician ▪ Registered Social Worker (\$75 per visit) ▪ Homeopath ▪ Counseling Therapist (\$100 per visit)

DENTAL BENEFITS – This benefit is mandatory (unless proof of other coverage is provided) and is available to permanent or casual employees in a temporary position of one year or more, working at least 0.4 full-time status. **Provided through Manulife Financial, this benefit is cost-shared by the Employer (NSHA pays 65% of the total premium cost). Coverage begins immediately if hired on the first day of the month; otherwise, coverage is effective on the first day of the month following the date of eligibility.** Employees have 60 days to enroll in the Plan. Late applicants will be limited to \$125 for the first 12 months of coverage. Premiums are deducted twice per month.

Dental Coverage includes:

- **100% – Basic Services** – Diagnostic, Preventative, Oral Surgery, and Minor Restorative
- **80% – Major Restorative** – Periodontics, Prosthodontics & maintenance, and Major Restorative (Basic and Major Restorative – combined maximum of \$1500 per calendar year)
- **50% – Orthodontic – \$2000 lifetime maximum)**

Employee Dental Cost is: **\$14.02/month for Single Plan** **\$32.24/month for Family Plan**

LONG-TERM DISABILITY (LTD) – This benefit is mandatory to all permanent employees working at least 28 hours bi-weekly on a permanent basis, i.e. permanent .4 full time status or greater. Cost-shared by the Employer 50/50.

This benefit is administered through Health Association of Nova Scotia (HANS). Manulife Financial adjudicates claims. The amount of benefit payable under the Plan, to a covered employee shall be 70% of his/her salary up to a maximum benefit of \$20,000 monthly. Amounts in excess of \$15,000 require evidence of insurability. Coverage begins after a three-month waiting period. **Employee Cost is 1.67% of bi-weekly salary and is deducted from every pay.**

PENSION PLAN – Participation is optional* on date of eligibility and mandatory after a three month waiting period for all permanent and casual long assignment employees with at least .5 full-time status. Also included are short assignments .5 or greater for more than 90** days; or, consecutive and continuous short assignments greater than 90 days. Also mandatory for those employed elsewhere and already a member of the NSHEPP (formerly NSHAO Pension Plan). Cost-shared with the Employer. Administered through Nova Scotia Health Employees' Pension Plan (NSHEPP), employees pay 7.82% of earnings up to the YMPE (Yearly Maximum Pensionable Earnings) and 10.18% on amounts over the YMPE (YMPE for 2018 is \$55,900 Employer pays 9.22% up to the YMPE and 11.58% on any earnings over the YMPE. **Optional three month wait is not available if you are already participating in the NSHEPP under another employer. **For short assignments meeting eligibility, enrolment occurs on day 91; immediate enrolment is not possible.*

If you have previously been a member of the NSHEPP and received a refund of contributions or transferred NSHEPP funds to an RRSP, please contact the NSHEPP if you are interested in purchasing this previous service. Such a purchase must be completed within one year of joining the plan. If you were a member of another pension plan prior to your enrolment to the NSHEPP, contact a Benefits Advisor within 90 days of joining the NSHEPP if you are interested in transferring the pension monies from your previous pension to NSHEPP. The pension plans will determine if a transfer is possible and the amounts available and required. You are not committed to a transfer, i.e. you will have an opportunity to review the amounts prior to making a final decision.

If you are not eligible to join the pension plan please note that once you have completed 24 consecutive months of continuous service with either 700 hours or earned at least 35% of the Year's Maximum Pensionable Earnings (YMPE) under the Canada Pension Plan in the preceding two calendar years, you will be eligible and will be offered the option to participate in the NSHEPP.

BASIC/DEPENDENT LIFE INSURANCE – This benefit is mandatory for permanent or casual employees in a guaranteed temporary position 12 months or greater, working with at least 0.4 full-time status. The monthly premium is \$0.17/\$1,000. Premiums are deducted twice per month (24 deductions per year). Employees pay one-half this rate (NSHA cost-shared 50/50). Eligible employees are covered for **Basic Life Insurance** at 2 times their annual earnings (up to a maximum of \$1,000,000.00) Dependent Life Insurance coverage – \$10,000 for a spouse, \$5,000 for each dependent child (under 21–26 years of age), Coverage is provided through Sun Life Financial and begins after a three-month waiting period. **Premiums are deducted twice per month.**

OPTIONAL LIFE INSURANCE – This benefit is optional and available to all permanent employees, working at least 0.4 full-time status. **Non-evidence maximum of \$50,000 if application is made within 60 days of eligibility/life change.** An employee can apply for insurance for themselves and/or their spouse, in units of \$10,000 to a maximum of

\$500,000.00. Rates are based on age, sex, and smoking status, as shown in the chart below. Medical evidence is required on a form that is provided through Sun Life Financial Insurance. **Employees pay 100% of the monthly premium. Premiums are deducted twice per month.**

Optional Life Rates Per \$10,000 of Coverage (Employee & Spouse)				
Rates Effective April 1, 2018				
Age Band	Male		Female	
	Smoker	Non Smoker	Smoker	Non Smoker
Under 34	1.08	0.53	0.51	0.31
35 – 39	1.33	0.67	0.75	0.45
40 – 44	2.14	1.08	1.27	0.75
45 – 49	4.02	2.02	2.22	1.31
50 – 54	7.11	3.58	3.70	2.19
55 – 59	11.62	6.21	6.20	3.70
60 – 64	16.81	8.47	8.70	5.19
65 – 69	27.50	13.84	13.59	8.11

OPTIONAL LIFE INSURANCE FOR DEPENDENT CHILDREN – Coverage is optional for Permanent .4 or greater employees. 60 days to make application due to a life changing event and if application is received after 60 days a statement of health must be completed by the employee. Flat amounts of \$2,500 or \$5,000 or \$10,000 for each dependent child (under 21, or under 26 if in full time attendance at an accredited learning institution). Coverage is provided through Sun Life Financial. Coverage is effective date of approval from Sun Life Financial. The employee is considered to be the beneficiary for this benefit. The monthly costs are \$0.45 for \$2,500, \$0.88 for \$5,000 and \$1.75 for \$10,000. **Employees pay 100% of the monthly premium. Premiums are deducted twice per month.**

OPTIONAL ACCIDENTAL DEATH & DISMEMBERMENT – Available to all permanent employees, working at least 0.4 full-time status. This provides additional insurance in the event of loss of life, dismemberment, or paralysis. This is available to the Employee in units of \$10,000 to a maximum of \$300,000. This benefit is available to family members who would be eligible for a percentage of the employee’s benefit (see HANS booklet for details). Employees pay 100% of the monthly premium. The monthly cost per \$10,000 of coverage is \$0.20 for Employee Plan or \$0.38 for Employee and Family Plan. **Employees pay 100% of the monthly premium. Premiums are deducted twice per month.**

DEPENDENT CRITICAL ILLNESS INSURANCE – Participation is optional and available to all active permanent employees under the age of 70, working at least 0.4 full-time status. **An employee can apply for \$10,000 of insurance coverage for their dependent children. The cost is \$5.20 per month for \$10,000 of coverage per family.** Employees pay 100% of the premium. Premiums are deducted twice per month.

CRITICAL ILLNESS INSURANCE –Participation is optional and available to all active permanent employees under the age of 70, working at least 0.4 full-time status. An employee can apply for insurance for themselves and/or their spouse in units of \$5,000 from a minimum of \$10,000 to an overall maximum of \$150,000. Medical evidence is required for amounts over \$25,000. Rates are based on age, sex, and smoking status, as shown in the chart below. **Employees pay 100% of the premium. Premiums are deducted twice per month.**

Optional Critical Illness Rates per \$5,000				
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