



Date: July 14, 2016

Sent via Benefit Administrators (employer)

To: Plan Members

From: Group Benefits Solutions

Subject: Health Association Nova Scotia Benefit Renewal – UPDATE

Health and Dental Plans:

In February this year we communicated we only had nine (9) months of health and dental claims data to determine whether a change in rate is required and would hold the rates until a full year of data was available. On reviewing twelve (12) months of data, it still suggests a premium rate increase. The Provincial Group Benefits Advisory Committee (comprised of benefits staff, employer and employee representatives) after careful consideration, believe the plan can sustain the current rates and an increase will not be considered until our regular renewal in April, 2017. Therefore, there will be no rate increase to Health and Dental premiums this year, however, if the current claim trends continue, we anticipate rates will increase in April 2017.

Benefit plan sustainability has been a concern over the last few years, mainly due to increasing costs of prescription drugs. As plan members there are opportunities to contribute to the long term viability of the plan:

- Talk to your medical professionals. If you see more than one professional for different medical conditions, share information so they are better equipped to prescribe the best treatment and medication for you.
- Ask about generic drug alternatives.
- Follow your medical professional’s health treatment plan and take your medications as prescribed.
- Be a smart consumer. Shop around for the best price.

We are working on further communication that will provide you with more information and tips on how you can help contribute to the sustainability of the plan.

Optional Life Insurance:

Health Association Nova Scotia has been notified by Sun Life Financial, the Life Insurance Provider, that to continue the same level of Optional Life Benefit, a premium rate increase is necessary. We wish to advise Optional Life Insurance rates will increase by 29% effective September 1, 2016.

If your employer deducts premium a month in advance the change in deductions will be in August. If your employer deducts premium in the current month the change in deductions will in September.

If you wish to revisit your Optional Life Insurance, please contact your Benefits Administrator.

If you have any questions, please do not hesitate to call us toll-free at 1-866-886-7246.

Optional Life Rates Per \$10,000 of Coverage (Employee & Spouse)				
Age Band	Male		Female	
	Smoker	Non Smoker	Smoker	Non Smoker
34 & Under	1.02	0.50	0.48	0.29
35 - 39	1.25	0.63	0.71	0.42
40 - 44	2.02	1.02	1.20	0.71
45 - 49	3.79	1.91	2.09	1.24
50 - 54	6.71	3.38	3.49	2.07
55 - 59	10.96	5.86	5.85	3.49
60 - 64	15.86	7.99	8.21	4.90
65 - 69	25.94	13.06	12.82	7.65
Optional Dependent Life				
\$0.42 for \$2,500	\$0.83 for \$5,000		\$1.65 for \$10,000	

Health Association Nova Scotia reserves the right to review the employee benefits program and to modify, amend, discontinue, and/or make exceptions to the program without prior notice. All information is subject to change.