

NSCC GROUP BENEFITS PLAN - AT A GLANCE
For Managerial Confidential and Operational Support Employee Groups
(Active probationary, continuing and term)

<p>Basic Life Insurance (Manulife)</p> <ul style="list-style-type: none"> • mandatory • premium cost shared between NSCC and employee 50/50 	<ul style="list-style-type: none"> • 2 times annual earnings to maximum \$500,000 (\$60,000 maximum for NSGEU Staff Members) • Maximum benefit coverage for employees between the age of 65 to 70 is 1 times annual salary to a maximum of \$50,000 • Terminates at age 70 for active employees; however, early retirees may elect to continue coverage until age 65 by paying 100% of the required premium • Coverage can be converted to an individual policy upon termination
<p>Accidental Death & Dismemberment (AD&D) (Beneva)</p> <ul style="list-style-type: none"> • mandatory • premium cost shared between NSCC and employee 50/50 	<ul style="list-style-type: none"> • 2 times annual earnings (\$60,000 maximum for NSGEU Staff Members) • Maximum benefit coverage for employees between the age 65 to 70 is 1 times annual salary to a maximum of \$50,000 • Terminates at age 70 for active employees; however, early retirees may elect to continue coverage until age 65 by paying 100% of the required premium
<p>Optional Life Insurance (Manulife)</p> <ul style="list-style-type: none"> • optional • premium 100% paid for by employee 	<ul style="list-style-type: none"> • Employee or Spouse can elect units of \$10,000 to a maximum coverage amount of \$500,000 based on evidence of insurability; however, application made within the first 31 days of hire will allow for \$50,000 without requiring statement of health, up to age 64. Applications made within the first 31 days of hire for employees between ages 65 – 69 will allow for \$10,000 without requiring statement of health • Terminates at earlier of age 70 or retirement • Early retirees may elect to continue this optional life coverage to age 65 • Coverage can be converted to an individual policy upon termination
<p>Dependent Life (Manulife)</p> <ul style="list-style-type: none"> • mandatory • Flat premium rate, cost shared between NSCC and employee 50/50 	<ul style="list-style-type: none"> • Benefit is \$10,000/eligible spouse and \$5,000 each dependent child • Terminates at age 70; however, early retirees may elect to continue coverage until age 65 by paying 100% of the required premium • Coverage can be converted to an individual policy upon termination
<p>Long Term Disability (NS Public Service Plan)</p> <ul style="list-style-type: none"> • Mandatory • Cost shared between NSCC and employee 50/50 	<ul style="list-style-type: none"> • 65% of your normal salary for the first three years of benefits, 70% thereafter subject to plan biweekly maximums and maximum durations • Elimination period 100 days of short term illness • Terminates at age 65
<p>Critical Illness</p> <ul style="list-style-type: none"> • Optional • premium 100% paid for by employee 	<ul style="list-style-type: none"> • Units of \$10,000 to maximum of \$150,000 based on evidence of insurability; with guaranteed coverage amount of up to \$50,000 upon application during first 31 days of hire. • Coverage for Dependent Child: Min \$10k to Max \$25K

Health and Dental Insurance*

You must **enroll yourself and your eligible dependents** for health and dental insurance. Application must be made unless satisfactory proof of comparable group coverage is provided. Application received after 31 days of hire will be subject to a late enrollment process; whereby a Statement Health is required to determine eligibility and coverage is not guaranteed. If you are a late applicant for dental insurance, you (and your dependents, if applicable) will be subject to a \$200 dental plan maximum for the 12 months of coverage.

<p>*Health Insurance</p> <ul style="list-style-type: none"> • Premium is cost-shared 70/30 between NSCC and employee. • Extended Health Care Benefits continue until earlier of retirement or termination whichever comes first except for drug coverage which stops on the day the member (both employee and spouse) reaches age 65. • A spouse who is younger than the employee may continue to receive drug coverage to age 65. • See <i>Senior's Pharmacare Program below for members aged 65 and over.</i> 	<ul style="list-style-type: none"> • 100% coverage of eligible expense Drug Coverage – Medavie Blue Cross RX Choices plan, Mandatory Generic Substitution <ul style="list-style-type: none"> ○ tier 1 drug coverage @ 100%, co-pay – pharmacy dispensing fee ○ tier 2 drug coverage @ 75%, co-pay – capped at \$20 including dispensing fee ○ pay direct drug card with pharmacy; drug coverage ceases on the day the member reaches age 65. See Pharmacare Program below. • semi-private hospital accommodation • ambulance services • orthopedic shoes/orthotics combined coverage of \$200 every 24 consecutive months • private duty nursing at \$5,000/calendar year • durable medical equipment – rental for use in home • Smoking cessation - lifetime maximum of \$500 - physician's prescription required • Hearing aids \$700 per ear every 5 calendar years Paramedical Practitioners <ul style="list-style-type: none"> • chiropractors, osteopaths, speech therapists, podiatrists, massage therapists, naturopaths, and acupuncturists: \$625 per practitioner covered at 80% per visit with an overall combined annual calendar year maximum of \$1,000. • Managing Chronic disease benefits: \$500/practitioner per year (Diabetes educator, Heart health educator, Lung Health educator, or Quit Smoking Educator) • physiotherapy - \$625 maximum per calendar year at 100% • psychologist/social workers/registered counselling therapists: 100% with \$1,500 combined maximum per calendar year (physician's referral not required) Vision Care <ul style="list-style-type: none"> • maximum for frames, lenses or contact lenses of \$250 every 24 consecutive months • one eye examination every 24 months for adults and every year for dependent children • frames and lenses for dependent children under age 21 are covered every 12 consecutive months • Survivor benefits can be extended for up to 24 months following the death of an employee • Health Coverage (**except for drugs) terminates upon retirement or termination of employment and can be converted to an individual policy upon termination. A group retiree plan is available to retirees.
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<p>*Emergency Group Travel Insurance – Beneva</p> <ul style="list-style-type: none"> • Premium is cost-shared 70/30 between NSCC and employee 	<ul style="list-style-type: none"> • Medical coverage provided in the event of an emergency while you or your dependents are travelling for non-medical reasons outside your province of residence. Maximum trip duration 180 days. Trip cancellation and interruption insurance is not included. • Coverage for travel insurance is in conjunction with health insurance; however, terminates at earlier of retirement or age 70. Conversion to an individual private policy is not available upon termination.
<p>*Dental Insurance</p> <ul style="list-style-type: none"> • Premium is cost-shared 70/30 between NSCC and employee 	<p>Basic services \$1,000 maximum/calendar year per member covered at 100% of eligible expense</p> <ul style="list-style-type: none"> • recall exams and fluoride treatment once every 6 months <p>Major services \$1,000 maximum/calendar year per member covered at 80% of eligible expense</p> <p>Orthodontics covered at 50% of eligible expense to a lifetime maximum per member of \$2,000</p> <ul style="list-style-type: none"> • Current year dental fee guide • Survivor benefits can be extended for up to 24 months following the death of an employee • Dental coverage terminates upon retirement or termination of employment, whichever comes first, and can be converted to an individual policy upon termination.
<p>Health Spending Account (HSA)</p> <ul style="list-style-type: none"> • to be eligible for HSA, employees must be an active employee enrolled in NSCC group health or dental 	<p>A Health Spending Account (HSA) is an account set up in your name at Medavie Blue Cross. Any medical expense allowable as a deduction under the Canada Revenue Agency Income Tax Act can be claimed against this account. This is an effective means of paying for medical expenses not covered under your group health or dental plan. Employees on staff April 1st will receive a \$300 credit. For new members hired after April 15th credits are pro-rated for that benefit year.</p>
<p>Employee and Family Assistance Program (EFAP) - Telus Health</p> <ul style="list-style-type: none"> • NSCC pays for the cost for counselling, access to talk to professionals, obtain resources and information for variety of topics. 	<ul style="list-style-type: none"> • Includes a voluntary, confidential, counselling and advisory service that connects you and your immediate family members to a network of professionals available to provide assistance 24 hours • Access to talk to professionals, including internet guided cognitive behaviour therapy (CBT), obtain resources and information for variety of topics such as legal services (family law, separation/divorce, custody), financial (debt management, bankruptcy, retirement), nutrition, personal relationships (communication, separation/divorce, parenting), support on addictions, child care, eldercare, etc. <p>Unlimited and immediate access to mental health support, a Care Navigator to help guide the way, Personalized Care Plans tailored for you, Search for resources and tools on topics ranging from family and life to health, money and work.</p> <p>Call 1-833-531-7890 or access services through the Telus Health website at one.telushealth.com</p>
<p>NS Pharmacare Program</p> <ul style="list-style-type: none"> • for members who are age 65+ 	<p>Drug coverage ends at age 65 with NSCC group plan. You may apply for drug coverage with the NS Seniors Pharmacare Program at age 65. For more information go to: https://novascotia.ca/dhw/pharmacare/ or phone 1-800-544-6191</p>

This is a summary only. The information contained on this page summarizes the important features of your group program; is prepared as information only; and does not constitute an agreement. The exact terms and conditions of your group benefit program are described in the group policy. If there are any discrepancies, the group insurance policy will prevail.

Note: For more detailed information regarding your health and dental coverage you may view the Benefits Guide or Blue Cross booklet available on Connect. You may also contact Medavie Blue Cross toll free at 1-888-227-3400 or visit the Blue Cross plan member site at www.medavie.bluecross.ca or Blue Cross mobile app. Your campus Employee Services Advisor is also available to assist you.

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