



Benefits eGuide

Health • Financial • Work-Life

For Management/Confidential and
Operational Support Employees



Welcome

Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable and affordable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

You are eligible for benefits if you work 35 (or 14 if you are part-time) or more hours per week. You must have provincial plan coverage in place to be eligible for the benefit plan. You must also enroll your eligible family members under the plan. Eligible family members include:

- ▶ Your legally married spouse
- ▶ Your common-law partner
- ▶ Your children who are your biological children, stepchildren residing with the employee, adopted children or children for whom you have legal custody (age restrictions may apply)
- ▶ Disabled children who reach the age limit and who meet certain criteria may continue on your health coverage

Health and Dental benefits are a condition of employment at NSCC. However, if you are enrolled in a comparable plan, you do have the option to waive these benefits by providing proof of comparable coverage. You must still be enrolled in other mandatory group benefits including life and disability insurance.

When Coverage Begins

- ▶ **New Hires:** You must complete the enrollment process within 31 days of your date of hire. If you enroll on time, coverage is effective on your date of hire or rehire.

If you fail to enroll on time, health and dental will default to single coverage and your eligible dependents may be subject to medical underwriting (which can result in restricted or declined coverage).

Making Changes

If you experience a qualified life event, please contact your Employee Services Advisor within 31 days. If you do not, your dependent(s) will be subject to medical underwriting, which may result in restricted coverage under the plan. Following are examples of the most common qualified life events:

- ▶ Marriage or divorce
- ▶ Reaching co-habitation period for common-law status
- ▶ Birth or adoption of a child
- ▶ Child reaching the maximum age limit
- ▶ Death of a spouse, common-law partner or child
- ▶ You or your Spouse losing coverage under external benefits plan

Be prepared to show documentation of the event, such as a marriage license, birth certificate or divorce decree.

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Enrollment

Prior to joining NSCC you will be directed to a new employee welcome site where you will complete all the necessary enrollment forms for your NSCC group benefits. All benefit enrollment forms must be returned to your Employee Services Advisor located at your Campus within 31 days of employment or within 31 days of a qualified life event for employees looking to change their benefits. Forms submitted after 31 days of eligibility are considered late and coverage is not guaranteed. For new employees to the College, your Employee Services Advisor will complete a comprehensive orientation during your first week of employment and will address details of your NSCC group benefit coverage including any questions that you may have.

Health Care

We are proud to provide you health care through Medavie Blue Cross with the premiums being 70% paid for by NSCC. This plan helps to subsidize what your provincial health plan does not, including prescription drugs outside of a hospital, paramedical practitioners, medical services and supplies and vision care.

Enrollment in a provincial health plan is a requirement to be eligible for reimbursement of supplemental medical expenses under this plan.

The chart below provides an overview of the plan.

Coordination of Benefits

If your spouse also has coverage, submit your own claims through your plan first and have your spouse submit claims through their plan first.

You can submit any leftover amounts to each other's plan to maximize your coverage. You must wait for the Explanation of Benefits (EOB) to be produced prior to coordinating your benefits. The EOB is a document that shows how much of a claim was actually paid along with any amounts that were not paid out.

For any children on the plan, submit their claims through the plan of the parent whose birth date comes first in the calendar year (for example, if you were born in March and your spouse in December, submit the children's claims through your plan first).



Key Benefits	Coverage
Prescription Drugs (to age 65)	Plan pays 100% of any amount in excess of the dispensing fee for Tier 1 drugs, or, 75% of Ingredient Cost, none for Mark-up and 100% of any amount in excess of a \$20 dispensing fee for Tier 2 drugs
Paramedical Services	80% coverage up to \$625 per calendar year per practitioner to a total combined maximum of \$1,000 per calendar year for Chiropractors, Osteopaths, Chiropodists/Podiatrists, Speech Therapists, Massage Therapists, Naturopath and Acupuncture; 100% coverage up to \$625 per calendar year for Physiotherapists; 100% coverage up to \$1,500 per calendar year for Psychologists, Social Workers, and Registered Counselling Therapists combined; Managing Chronic Disease Benefit \$500/practitioner (Diabetes educator, Heart health educator, Lung Health educator, Quit Smoking educator)
Hospital Coverage	100% coverage for semi private accommodation
Medical Services & Supplies Coverage	100% coverage; some annual/lifetime maximums apply (please see booklet)
Private Duty Nursing	100% coverage to a maximum of \$5,000 per calendar year
Emergency Out-of-Country Medical Coverage (provided by Beneva)	100% coverage; up to a maximum of \$2,000,000 per incident; 180 day travel limit (travel limits apply, please refer to the travel booklet) Prior to travel, request your travel card through your Employee Services Advisor and call the number indicated if you encounter an emergency health situation.
Vision Care	
Eye Exam	1 exam every 24 months, every 12 months for participants under age 21
Frames, Lenses and Laser Eye Surgery (combined)	\$250 every 24 months, every 12 months for participants under age 21
Benefit Duration	
Termination Age	At age 65 for Prescription Drug coverage, age 70 for Emergency Out-of-Country, and at Retirement for other Health Care coverage
Survivor Benefit	Up to 24 months

For further details, consult the [plan booklet](#).

Dental Care

Keeping those pearly whites healthy is easy with your Medavie Blue Cross dental benefit.

A recall period is the amount of time between visits when the dentist meets with you to assess your oral health. If you go for checkups more frequently than the recall period below, you will not be covered.

Pre-Determination Limit

Before incurring any large dental expenses or beginning any orthodontic treatment, ask your service provider's office to complete a treatment plan and submit it to **Medavie Blue Cross**. **Medavie Blue Cross** will calculate the benefits payable for the proposed treatment, so you will know in advance the approximate portion of the cost you will have to pay.

Key Dental Benefits	Coverage
Benefit Maximum	
Per Individual	\$1,000 for basic/preventative and \$1,000 for major per calendar year, \$2,000 for orthodontics per lifetime
Covered Services	
Recall Period	Every 5 months
Basic Services (exams, X-rays, cleanings, fillings and simple extractions)	100% coverage
Major Services (crowns, bridges and dentures)	80% coverage
Orthodontics	50% coverage
Benefit Duration	
Termination Age	Retirement
Survivor Benefit	Up to 24 months

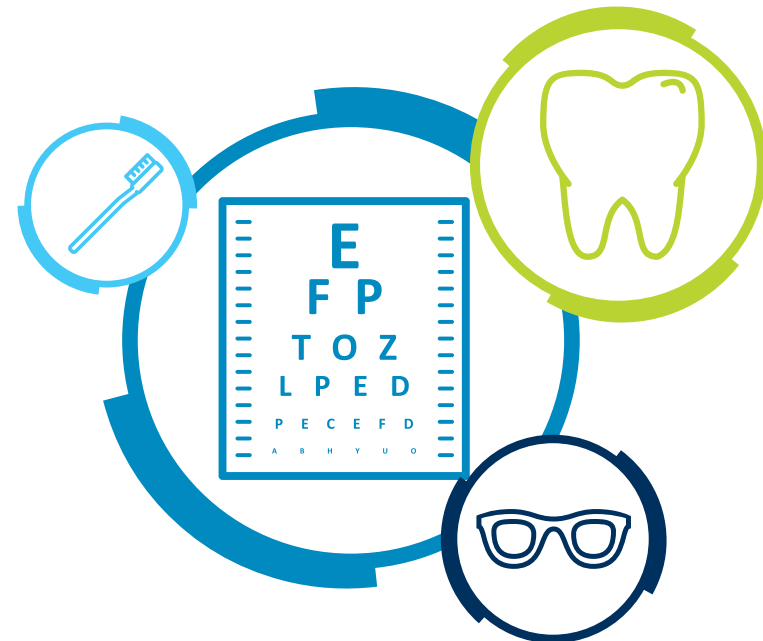
For further details, consult the [plan booklet](#).

Critical Illness

With **critical illness insurance**, if you are diagnosed with a covered condition, you'll receive a lump-sum benefit that you can use however you like, including to help pay for: treatment (e.g. experimental), prescriptions, travel, increased living expenses and more. Payments made to you are non-taxable.

You and your spouse may purchase coverage in units of \$10,000, up to a maximum amount of \$150,000. Proof of insurability is not required for amounts of \$50,000 or less when enrolment is done within 31 days following eligibility or a life event. In terms of dependent children, the maximum amount of coverage is \$25,000 and proof of insurability is not required. For a dependent child to be deemed eligible the employee or spouse must have enrolled as well.

Critical illness coverage, provided through Beneva, is available to you at an affordable group rate. Coverage terminates at age 70. Conversion to an individual plan is available upon termination prior to age 65. Pre-existing condition clauses may apply. Please refer to the [plan booklet](#).



Spending Account

Giving you ultimate flexibility, for eligible employees enrolled in the MC/Operational Support health and/or dental plan, every April we provide you with \$300 dollars to allocate to your health spending account, administered through Medavie Blue Cross. You must finalize the allocation of your health spending dollars by March 31st. This account covers qualifying health and wellness expenses incurred by you, your spouse and dependent children.

Health Spending Account (HSA)

Your HSA allows you to pay for health and dental expenses that are not covered under your group benefit or provincial health plan. Your HSA is a non-taxable benefit. Some eligible expenses include:

- ▶ Coinsurance
- ▶ Deductibles
- ▶ Prescription drugs
- ▶ Eye exams/eyeglasses
- ▶ Laser eye surgery
- ▶ Massage therapy
- ▶ Dental work
- ▶ Orthodontia
- ▶ Health and dental premiums

For a complete list of approved expenses, visit the Canada Revenue Agency website.

For more information about the health spending account, please view on Connect at the following link: [NSCC HSA](#)

Employee & Family Assistance Program (EFAP)

Life is full of challenges, and sometimes balancing it is difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The EFAP is provided at **NO COST** to you through GreenShield+.

The GreenShield+ EFAP provides unlimited and immediate access to mental health support - for you and your family, a Care Navigator to help guide the way, and Personalized Care plans tailored for you.

The EFAP can help with the following issues, among others:

- ▶ Mental health
- ▶ Relationship or marital conflicts
- ▶ Child and eldercare
- ▶ Substance abuse
- ▶ Grief and loss
- ▶ Legal and financial issues

Visit greenshieldplus.ca to access the EFAP.

Organization code: NSCC.

Spending Account Rules

Health Spending Account:

Unused funds from one year can carry over to the following year. Due to CRA regulations, these funds must be used within the second year. Unused funds after the second year will **NOT** be returned to you or carried over to the following year.

You can incur expenses through March 31st, and must file claims by May 30th of same year.

Life and AD&D Insurance

Life insurance provides your named beneficiary/ies with a benefit in the event of your death.

Accidental death and dismemberment (AD&D) insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot or eye). In the event that your death occurs due to a covered accident, both the life and the AD&D benefit would be payable.

Remember to make sure your beneficiary information is accurate, and update it through your Employee Services Advisor on the Dependent Life and Designated Beneficiary Change Form if you have any life changes. If you do not have a designated beneficiary your life insurance and AD&D benefit will be paid to your estate.

Basic Life/AD&D

Cost shared between you and NSCC (50% and 50%) and provided through Manulife Financial (Life) and Beneva (AD&D).

Coverage	
Employee	2 times your base salary, up to a \$500,000 maximum for M/C employees and \$60,000 for Operational Support employees
Spouse	\$10,000 flat benefit amount
Child(ren)	\$5,000 flat benefit amount
Termination Age	Reduces to 1 times your base salary to a maximum of \$50,000 between age 65 and 70, and terminates at retirement or age 70. A conversion option to an individual policy is available within 31 days of coverage reduction or termination.

Optional Life (Employee-paid)

If you determine you need more than the basic coverage, you may purchase additional coverage through Manulife Financial for yourself and your eligible family members.

Coverage		Non-Evidence Maximum ¹
Employee	\$10,000 increments; minimum of \$10,000 up to \$500,000	\$50,000 (\$10,000 if you are age 65-69)
Spouse	\$10,000 increments; minimum of \$10,000 up to \$500,000	\$50,000 (\$10,000 if you are age 65-69)
Termination Age	At age 70. A conversion option to an individual policy is available within 31 days of coverage termination.	

1. During your initial eligibility period only, you can receive coverage up to the Non-Evidence Maximum amounts without having to provide Evidence of Insurability (EOI, or information about your health). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.

Disability Insurance

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Short-Term Illness (STI)

Provided at **NO COST** to you through NSCC. Operational Support employees should consult your collective agreement for benefit percentages. M/C benefit percentages appear below.

Benefit Percentage	
Less than 1 Year of service	20 days at 100% 80 days at 75%
1 year but less than 2 years	40 days at 100% 60 days at 75%
2 years but less than 3 years	60 days at 100% 40 days at 75%
3 years but less than 4 years	80 days at 100% 20 days at 75%
4 years or more	100 days at 100%
Tax Status	
	Benefits are paid to you as salary and therefore are taxable
When Benefits Begin	
	For M/C employees, after the first day of general illness. For Operational Support employees, after 3 1/2 consecutive days of general illness (benefits revert back to the first day of illness).
Maximum Benefit Duration	
	100 consecutive work days

Long-Term Disability (LTD)

Cost shared between you and NSCC (50% and 50%) and provided through the [Nova Scotia Public Service Long Term Disability Plan](#).

Benefit Percentage	65% of your normal salary for the first three years of benefits, 70% thereafter
Bi-Weekly Benefit Maximum	\$4,375 for first three years, \$4,711.54 thereafter
Tax Status	Benefits paid to you are taxable
When Benefits Begin	After 100 th working day of disability
Maximum Benefit Duration	Up to age 65. Approved applications made after age 63 will have a maximum benefit of 2 years.
Termination Age	Earlier of termination of employment or retirement

Valuable Extras

We also offer the following additional benefits:

- ▶ **Pension Plan:** Nova Scotia Community College offers eligible employees a comprehensive benefits package that includes 2 Defined Benefit Pension Plans. Regular, Probationary, and Term employees are automatically enrolled in the Public Service Superannuation Plan. There are situations where an M/C employee or an Operational Support employee could be enrolled in the Teachers Pension Plan as a result of holding a continuing status Faculty or Professional Support role immediately prior to becoming a M/C or Operational Support employee. Participation in one of our Pension plans is compulsory for all eligible employees. There is no need to fill out an application form. The pension plans are administered by The Nova Scotia Pension Service Corporation (Pension Service Corp.). More information can be obtained at <https://www.novascotiapension.ca/>.
- ▶ **Tuition Waiver for Eligible Employees:** Details on the benefit can be obtained at <https://connect.nsc.ca/employee/human-resources/benefits/tuition-waiver.aspx>
- ▶ **Tuition Assistance for Spouse or Dependent Children for eligible employees:** Details can be obtained at <https://connect.nsc.ca/employee/human-resources/benefits/tuition-waiver.aspx>
- ▶ **Vivanta Lawton's Loyalty Discount Program:** A pharmacy and front-store discount program offered to eligible NSCC employees with probationary, regular or term status. Automatic enrollment is aligned with the application of group health coverage. Application is required only when an employee waives NSCC group health.
- ▶ **Preferred-Provider Group Home and Auto Insurance:** A voluntary home and auto insurance plan, made available to you through our partnership with belairdirect. All Nova Scotia Community College employees will receive special savings.
- ▶ **Manulife Financial Group Savings Plan:** NSCC also offers access to a voluntary RRSP program through Manulife Financial. You can make contributions up to your personal contribution limit through payroll deductions. Contact your Employee Services Advisor for more information.
- ▶ **Retiree Group Benefit Plan:** NSCC offers eligible employees who retire directly from NSCC access to our retiree benefit plan. Details on retiree benefits can be found on our retiree site nsc.ca/retirees.



Cost of Benefits

Your contributions toward the cost of benefits are automatically deducted from your paycheque before taxes. The amount will depend upon your annual salary and the optional benefit coverage you select.

Premium Split

Benefit Coverage	Employee Contribution	Employer Contribution
Health Care	30%	70%
Dental Care	30%	70%
Life, Dependant Life, and Accidental Death and Dismemberment (AD&D) Insurance	50%	50%
Emergency Travel Health Coverage	30%	70%
Long-Term Disability (LTD)	50%	50%
Employee and Family Assistance Program (EFAP)	0%	100%
Optional Life and Critical Illness	100%	0%
Defined Benefit Pension Plan	50%	50%

Please see [Connect](#) for premium rates details

Contact Information

Coverage	Contact	Policy #	Phone #	Website/Email
Health, Dental & Spending Accounts	Medavie Blue Cross	7172-001	1-888-227-3400	www.medaviebc.ca
Life and AD&D	Employee Services Advisor at your campus	Life 50227-010 AD&D 1JM75	Contact your Employee Services Advisor at your campus	https://connect.nsc.ca/employee/human-resources/benefits/employee-group-benefit-programs/group-life-insurance.aspx
Disability	Sherri Butler, Health and Disability Coordinator, NSCC	N/A	902-491-4917	https://connect.nsc.ca/employee/human-resources/vacation-and-leaves/short-term-illness-support.aspx https://connect.nsc.ca/employee/human-resources/vacation-and-leaves/long-term-disability.aspx
EFAP	GreenShield+	N/A	1-833-707-4747	greenshieldplus.ca
Defined Benefit Pension Plan	NS Public Service Corporation	TPP/PSS	902-424-5070 and 1-800-774-5070	www.novascotiapension.ca
Group Savings Plan	Manulife	530135	1-800-242-1704	https://www.manulife.ca/personal/group-plans/group-retirement-solutions.html

Questions?

If you have additional questions, you may also contact the Employee Services Advisor at your campus

DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Plan Booklet for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern.

