



Management Confidential & Operational Support Retiree Group Benefits Changes in Coverage at age 65

Drug Coverage

In accordance with the NSCC Group Benefits Plan for retired Management Confidential and Operational support groups, drug coverage stops **on the date of your 65th birthday**. Both you and your eligible dependents are no longer eligible for drug coverage under the plan once the retiree reaches age 65.

To continue drug coverage for yourself, you may apply for coverage through the NS Seniors Pharmacare Program. For more information regarding the NS Seniors Pharmacare Program, go to: . For more information go to: [Nova Scotia Seniors' Pharmacare Program](#) or phone toll-free 1-800-544-6191.

In absence of drug coverage for your spouse or eligible dependent who is under age 65, application can be made to the NS Family Pharmacare Program: [Nova Scotia Family Pharmacare Program](#) Or your spouse or eligible dependent has the option to convert health coverage to a private policy through Medavie Blue Cross without having to provide a statement of health if application is submitted within 31 days of termination of benefits. The premium to convert coverage to a private health policy is determined by Medavie Blue Cross and NSCC group rates do not apply.

Your Continued Coverage

You have the option to continue NSCC group retiree extended health care benefits, such as: vision care, hearing aids, semi-private hospital, chiropractic services, physiotherapy, etc. For a more detailed list of coverage please refer to the NSCC Group Retiree Benefits Booklet – age 65 and over.

Group Life Insurance

Basic life, dependent life, and optional life insurance will also terminate at age 65. You have the privilege to convert coverage to a private policy through Manulife Financial. Application must be made within 31 days of termination of coverage. You may contact NSCC's Group Benefits Consultant at 902-491-6749 should you have any questions regarding life insurance conversion.

Accidental death and dismemberment insurance will terminate upon reaching age 65 – there is no option to convert this coverage to a private policy.

Important: a notice will be sent to you prior to your 65th to advise you of the upcoming changes in coverage and premium. To avoid interruption in coverage, you will need to elect to continue or discontinue extended health benefits (no drugs), sign and return to Human Resources.