



NSCC RETIREE GROUP BENEFIT PLAN SUMMARY - AGE 65+
Operational Support & Management Confidential
Medavie Blue Cross- Policy # 0007271, Class 003 – no drug coverage

HEALTH INSURANCE – Medavie Blue Cross – Policy #0007172 – 003

- Monthly premium is cost shared between college and retired member; member pays 35%, college pays 65%
- 100% of eligible expenses paid by Medavie Blue Cross
- Semi-private hospital
- Ambulance services
- Orthopedic shoes/orthotics; combined benefit @ \$250/ 24 months
- Private duty nursing at \$10,000/year
- Survivor benefits to be extended up to 24 months following the death of a retiree.
- Durable medical equipment – rental for use in home
- Vision care – maximum for frames, lenses or contact lenses of \$150 every 24 months, one eye exam every 24 months for adults and every year for dependent children. Frames and lenses for dependent children under age 21 are covered every 12 months.
- Hearing aids - \$600 per ear, every 5 years.
- Para-medicals – chiropractors, speech therapists, podiatrists, and registered masseurs - \$20 per visit to a maximum of 25 visits /year. Physician’s referral is required.
- Physiotherapy – 100% paid for reasonable and customary services to an annual maximum of \$500 (Physician’s referral is required).
- Licensed psychologists – maximum benefit of \$300 per calendar year. Physician’s referral is not required for this benefit.
- Out of province expenses (inside Canada)
- **Drug coverage is not provided to retirees or their dependents** that are covered under this policy class.
 - You may contact the [NS Senior's Provincial Pharmacare Program](#) to inquire about drug coverage at
 - **1-800-544-6191**

The information contained in 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. For clarification to specific coverage and coverage amounts you may contact **Medavie Blue Cross at 1-800-667-4511.**

LIFE INSURANCE – MANULIFE FINANCIAL POLICY #50227 Conversion options upon termination of group insurance at age 65

Conversion option when employees have opted to retire at the age of 65 and up to age 70:

Life insurance coverage obtained by the employee prior to the effective date of retirement at age 65 or later will continue to be in effect for 3 months following the retirement date or the date the employee reaches age 65, whichever is the later date. At the end of the 3-month period coverage will terminate; however, the employee will then have a 31-calendar day window to convert insurance to a private policy without having to provide evidence of insurability to Manulife Financial. Your application for the individual policy along with the first monthly premium must be received by Manulife Financial within 31 days of the termination or reduction of your life insurance. If you die during this 31-day period, the amount of life insurance available for conversion will be paid to your beneficiary or estate, even if you didn't apply for conversion.

Conversion option for employees who have retired early prior to reaching age 65:

Life insurance coverage obtained by the retired employee prior to the age of 65 may be converted to a private Manulife Financial Policy. Upon reaching age 65, the employee will have a 31-day window to convert insurance to a private policy without having to provide evidence of insurability to Manulife Financial. Your application for the individual policy along with the first monthly premium must be received by Manulife Financial within 31 days of the termination or reduction of your life insurance.

Conversion rates are set by Manulife and are not aligned with NSCC's group life rates.

To take advantage of this conversion option, please contact:

Group Benefits Consultant
Human Resources, NSCC
902-491-6749

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