



## Changes to Faculty & Professional Support Group Retiree Benefits Coverage at age 65 and older

### Drug Coverage (stops for all members at age 65)

As a member of this plan, you will no longer be eligible for **drug coverage** under the NSCC Group Health Plan when you reach age 65.

### Drug coverage for Spouse or eligible dependent under age 65

If you have an eligible dependent(s) or a spouse who is under age 65 and covered under the NSCC Group Health Benefit Plan, drug coverage will continue for your spouse until they reach the age of 65, or when your dependent no longer meets eligibility.

### Extended Health and Other Benefits

Coverage for vision care, physiotherapy, chiropractic services, hearing aids, semi-private hospital room, and all other medical benefits coverage that you currently receive will continue as long as you and your eligible dependent(s) remain members of the plan.

### Provincial Pharmacare Program

To ensure continued drug coverage for yourself, you may apply for coverage through the NS Seniors Pharmacare Program. For more information regarding the NS Provincial Pharmacare coverage go to: <http://www.gov.ns.ca/health/pharmacare/> or phone toll-free @ 1-800-544-6191. Penalties may apply for applying late so you should inquire prior to your 65<sup>th</sup> birthday.

### Basic Life \$50,000

Reduces to \$10,000 effective the date you reach age 65. \*You have the option **within 31 days** from the date of your 65<sup>th</sup> birthday to convert up to \$40,000 to a private policy through Manulife without having to supply supporting medical documentation. If you are interested in making application or would like more information, you may contact the NSCC Group Benefits Consultant at 902-491-6749. Your monthly premium for basic life will reduce accordingly.

### Dependent Life \$3,000

Coverage for this benefit will stop on your 65<sup>th</sup> birthday. \*The same conversion privilege as above will apply should you wish to convert to a private policy.

### Basic Accidental Death and Dismemberment

Coverage for this benefit will stop on your 65<sup>th</sup> birthday. There is no provision to convert coverage to a private policy.

**Note:** Benefits such as dental and optional and voluntary insurances will continue where eligible with 100% of the premium paid by the retiree.

If you currently have any of the following coverages, please be informed of future dated changes:

### Age 70 – reduction in the following coverage

Benefit	Change in Coverage	Comments
Employee Optional Life Insurance	Coverage reduces to max \$50,000	*Conversion privilege (of up to amount reduced by) to private policy available
Spousal Optional Life Insurance	Coverage reduces to \$50,000	*Conversion privilege (of up to amount reduced by) to private policy available
Voluntary Accidental Death/Dismemberment	Reduces to maximum \$100,000	No conversion available

### Age 75 – termination of coverage

Benefit	Change in Coverage	Comments
Employee Critical Illness	Termination	No Conversion
Spousal Critical Illness	Termination	No Conversion
Voluntary Accidental Death/Dismemberment	Termination	No Conversion

### Age 85 – termination of coverage

Benefit	Change in Coverage	Comments
Employee Optional Life Insurance	Termination	*Conversion privilege to private policy available
Spousal Optional Life Insurance	Termination	*Conversion privilege to private policy available