



NSCC GROUP RETIREE BENEFITS PLAN SUMMARY

Operational Support/MC

Retired Members under age 65 - Policy # 0007172, Class 002

BASIC LIFE* -Manulife Financial– Early retirees may elect to continue their full basic life coverage until age 65 with 100% of the required premium paid by the member. The premium amount is based on the members' age and the annual salary immediately preceding the retirement. (\$60,000. maximum coverage for former NSGEU staff members)

ACCIDENTAL DEATH & DISMEMBERMENT—SSQ Insurance - Early retirees may elect to continue their AD&D in conjunction with basic life insurance until age 65 with 100% of the required premium being paid by the member. This coverage is equal to the amount of basic life insurance.

OPTIONAL LIFE*- Manulife Financial – Early retirees may elect to continue their full optional life coverage until age 65 with 100% of the required premium paid by the member. The premium amount is based on the members' age and the annual salary immediately preceding the retirement. (Maximum amount of coverage is \$500,000).

SPOUSAL OPTIONAL LIFE*- Manulife Financial – The spouse of the retired member may elect to continue their full spousal optional life coverage up to the date that the member or the spouse reach age 65 earliest. The premium amount is based on the spouses' age and the annual salary of the member immediately preceding the retirement. The member pays 100% of the required premium. (Maximum amount of coverage is \$500,000).

DEPENDENT LIFE – Manulife Financial – Early retirees may elect to continue their dependent life coverage until age 65 with 100% of the required premium paid by the member. The retired members' spouse is covered for \$10,000 while each dependent child is covered for \$5,000.

MEDICAL INSURANCE – Medavie Blue Cross

Note: drug coverage for both employee and spouse will terminate when the employee reaches age 65. Retired members who are approaching age 65 may apply for drug coverage through the following Pharmacare contact: (1-800-305-5026); <https://novascotia.ca/dhw/pharmacare>

Continuation of all other extended health care coverage shall apply as long as premium is being paid.

- premium for single coverage per month (employee cost) - \$50.00
- premium for family coverage per month (employee cost) - \$110.88
- premium is cost shared between college and retired member – member pays 35%; college pays 65%
 - o pay direct drug card – RX Choices Drug Formulary – Medavie Blue Cross
 - o Mandatory Generic Substitution effective July 1, 2016
 - o Tier 1 drug coverage @ 100% - co-pay – pharmacy dispense fee.
 - o Tier 2 drug coverage @ 75% - co-pay – capped at \$20.00 including dispense fee.
- coinsurance - 100% of eligible expenses paid by Medavie Blue Cross
- semi-private hospital
- ambulance services
- orthopedic shoes/orthotics combined coverage of \$200.00 every 24 months
- private duty nursing at \$10,000/year
- survivor benefits to be extended for 24 months following the death of an employee.
- durable medical equipment – rental for use in home
- vision care – maximum for frames, lenses or contact lenses of \$150.00 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 - \$300 per ear, every 5 years
- paramedical practitioners– chiropractors, speech therapists, podiatrists, and registered masseurs - \$20 per visit to a maximum of 25 visits /year. Physician's referral required.
- physiotherapists - \$500.00 annual maximum for reasonable and customary charges; no co-pay. Physician's referral required.
- psychologists - maximum benefit of \$300.00 per calendar year. Physician's referral not required.
- out of province expenses (Inside Canada)
- To continue coverage for benefits listed above as a retired member you must be enrolled prior to retirement. Members will not be eligible to elect or increase a new benefit upon retirement except for health coverage.

Manulife Financial Life Insurance Policy #50227 Conversion Privilege at age 65: If your group benefits terminate or reduce, you may be eligible to convert your employee life insurance to an individual policy, without providing medical evidence. Your application for the individual policy along with the first monthly premium must be received by Manulife Financial within 31 days of termination or reduction of your employee life insurance. If you die during this 31-day period, the amount of employee life insurance available for conversion will be paid to your beneficiary or estate, even if you did not apply for conversion. For more information on the conversion option, please contact your **Group Benefits Consultant at 902-491-6749**. Conversion rates are set by Manulife and do not align with NSCC's group life rates.

The information contained in this page summarizes the important features of your group program; is prepared as information only; and does not, in itself, constitute an agreement. The exact terms and conditions of our group benefit program are described in the group policy. Access your health benefits through the Medavie Blue Cross mobile app, [Plan Member Site](#) or call 1-888-227-3400

Revised April 1, 2021