

HealthChoice

Re-enrollment 2010

February 8, 2010

We are pleased to provide your 2010 HealthChoice re-enrollment package.

Our Extended Health Plan is called HealthChoice. The plan includes prescription drugs, vision care and emergency travel, as well as other benefits such as paramedical coverage, private-duty nursing, diabetic supplies, and so on.

HealthChoice consists of two options – Plan A and Plan B - with a few differences between the two plans, which are explained on the following pages.

Once every two years, all plan members can switch if one plan is more suited to your needs, than the other. Your plan choice is then “locked in” for two years. That’s because restricting switches between plans every two years, instead of at any time, helps spread the financial risk and keeps the plan more affordable for everyone.

This year’s re-enrollment process will take place between February 15, and March 15, which means you can switch your coverage from Plan A or Plan B during that time frame. If you decide to switch, the change goes into effect on April 1, 2010 until April 1, 2012.

Please note: The monthly premiums for Plan A and Plan B are the same, but there are differences between the coverage offered by each plan. When you review your re-enrollment options, be sure to look at each plan carefully.

If you’re not sure which plan you’re in now, just refer to your Medavie Blue Cross identification card. If you have Plan A, your card will show the code **MA** listed under Benefits List by your Drug Benefits. If you have Plan B, you’ll see **CM** listed there.

HealthChoice Plan A and B offer the same coverage except in three areas – prescription drugs, vision care/eyeglasses, and paramedical practitioners.

Here are the Differences Between Plan A and Plan B

<p>Prescription Drugs:</p>	<p>Plan A</p> <p>Co-pay (the amount you pay) = The pharmacy dispensing fee</p> <p>The Plan covers drugs (including oral contraceptives) that need a written prescription and that are on Medavie Blue Cross' list of eligible drugs. (This list could change without notice).</p> <p>Some drugs on Medavie Blue Cross's list need "Special Authorization" before the plan will cover the costs. The Plan does not pay any costs toward having Special Authorization forms completed.</p> <p><i>*There is a small group of drugs that may need Special Authorization under both plans. Special Authorization ensures these high-cost drugs are used appropriately and after lower cost drugs are tried. Also, some of these drugs, like Multiple Sclerosis medicines, are covered by MSI.</i></p>	<p>Plan B</p> <p>Co-pay (the amount you pay) = The pharmacy dispensing fee + \$3.00</p> <p>The Plan covers drugs (including oral contraceptives) that need a written prescription and that are on Medavie Blue Cross' list of eligible drugs. (The same list is used under Plan A.)</p> <p>Drugs that need "Special Authorization" under Plan A do not need it under Plan B.</p> <p><i>*There is a small group of drugs that may need Special Authorization under both plans. Special Authorization ensures these high-cost drugs are used appropriately and after lower cost drugs are tried. Also, some of these drugs, like Multiple Sclerosis medicines, are covered by MSI.</i></p>
<p>Vision Care:</p>	<p>Plan A</p> <p>The Plan pays for prescribed lenses or contact lenses. Medavie Blue Cross will reimburse you based on "reasonable and customary" charges for lenses or contacts when there is a reasonable prescription change.</p> <p>If there are no prescription changes, coverage is limited to the reasonable and customary cost of prescribed lenses or contact lenses once every two years for persons under 21, or once every four years for adults.</p> <p>The Plan will also reimburse for frames up to \$150 every two years for persons under 21, and \$150 every four years for adults.</p> <p>Eye Exam - \$75/2 yrs for adults, and 1 yr for children.</p> <p>Laser eye surgery is covered to a lifetime maximum of \$200 per person.</p>	<p>Plan B</p> <p>The Plan pays for prescribed lenses and frames, or contacts, up to \$200 a year for dependent persons under 21, and \$200 every two years for adults.</p> <p>Eye Exam - \$75/2 yrs for adults, and 1 yr for children.</p> <p>Laser eye surgery is covered to a lifetime maximum of \$200 per person.</p>

Paramedical Practitioners:	<p>Plan A</p> <p>The Plan covers up to \$750 per calendar year for the services of a licensed:</p> <ul style="list-style-type: none"> • Acupuncturist • Chiropractor • Chiropracist or Podiatrist • Clinical Psychologist • Homeopath • Massage Therapist • Naturopath • Occupational Therapist • Osteopath • Physiotherapist • Registered Dietician * • Registered Social Worker • Speech Therapist <p><i>* Referral required</i></p> <p>There is a \$1,800 combined maximum per year for all paramedical services.</p>	<p>Plan B</p> <p>The Plan covers up to \$525 per calendar year for the services of a licensed:</p> <ul style="list-style-type: none"> • Acupuncturist • Chiropractor • Chiropracist or Podiatrist • Clinical Psychologist • Homeopath • Massage Therapist • Naturopath • Occupational Therapist • Osteopath • Physiotherapist • Registered Dietician * • Registered Social Worker • Speech Therapist <p><i>* Referral required</i></p> <p>There is a \$1,250 combined maximum per year for all paramedical services.</p>
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Re-enrolling in HealthChoice is EASY!

1. Check your Medavie Blue Cross identification card to see if you're currently enrolled in Plan A or Plan B. If you have Plan A, your card will show the code **MA** listed under Benefits List by your Drug Benefits. If you have Plan B, you'll see **CM** listed there.
2. Review the differences between Plan A and Plan B, think about your family's situation, and decide whether you need to change plans at this time.

If you have questions, please call NSAHO toll free at *1-866-886-7246* before making your decision.

3. Once you've made your decision to keep or switch your current plan, you choose one of the following three ways to let us know:
 - Register your change online at www.nsaho.ns.ca
 - Complete the form sent to your home address, & send it in to your benefit administrator/human resource department
 - Call 1-866-88NSAHO (1-866-886-7246) to register your choice on the NSAHO HealthChoice line

Remember; we must hear from you by March 15, 2010
Otherwise, we will leave you in your current plan.

Frequently Asked Questions

Q: If I choose to stay in my current plan, how long will I have to stay there?

A: Once you make your decision for April 1, 2010, you will be locked in until April 1, 2012.

Q: Can I change my plan before the two years are up?

A: Yes, if you experience a life event, you can change your plan under HealthChoice. You must do so within 60 days after the life event takes place.

Talk to your Benefits Administrator if you experience either of the following “life events” and want to change your plan:

- You get married
- You have or adopt a child
- You lose benefit coverage under your spouse’s plan
- You become separated or divorced
- One of your dependents dies.
- You retiree

Q: Why is there a lock-in period?

A: These two-year lock-in periods help to keep our plan costs stable. Allowing members to change plans whenever they want could hurt the plan financially and make it more expensive for everyone.

Q: What are the payroll deductions for HealthChoice?

A: Payroll deductions for either **Plan A** or **Plan B** are the same. The plans themselves are slightly different but they cost the same each month.

Q: If I switch from Plan A to Plan B, how will any new benefit maximums be coordinated with my old plan?

A: Here’s an example:

Plan A has a yearly maximum physiotherapy benefit of \$750 whereas Plan B’s maximum is \$525 per year. When you make a claim for physiotherapy, our claim adjudication system will check the date of your last claim and determine when you’re eligible to claim again, as well as the amount you can claim based on your current plan choice. Our system will automatically do this for all benefits under each plan.

If you have questions, you can always call Medavie Blue Cross at *1-800-667-4511* or NSAHO at *1-866-886-7246*. Both calls are toll free.

Q: What if I don’t re-enroll?

A: If we do not receive your re-enrollment instructions by **March 15, 2010**, you will remain in your current plan.

Q: What if I have questions before making my re-enrollment decision?

A: You are always welcome to call NSAHO toll free at *1-866-886-7246* with any questions about your benefits plans.

HealthChoice

Re-enrollment Form 2010

Please check the appropriate box:

Not sure if you're currently enrolled in Plan A or Plan B?

*Just check your Medavie Blue Cross Identification card. If you have Plan A, your card will show the code **MA** listed under Benefits List by your Drug Benefits. If you have Plan B, you'll see **CM** listed there.*

- I am currently enrolled in Plan A and would like to switch to Plan B on April 1, 2010.
- I am currently enrolled in Plan B and would like to switch to Plan A on April 1, 2010.

I understand my plan choice cannot be changed from April 1, 2010 to April 1, 2012 unless I experience a 'life event' such as marriage, divorce or the addition of a new dependent.

**If we do not hear from you by March 15, 2010,
we will assume you want to keep your current plan.**

Employee Information

Date: _____

Name: _____

Facility: _____

Identification Number: From Your Medavie Blue Cross ID Card:

Once completed, please send this form to your Benefits Administrator or Human Resources Department.