

GROUP Benefits SOLUTIONS

FROM HEALTH ASSOCIATION NOVA SCOTIA



MARCH, 2021

Health Plan Enhancements effective March 1, 2021

Health Association Nova Scotia and the Provincial Group Benefits Advisory Committee* work together to ensure our **Multi-Employer Health Plan** meets the needs of Nova Scotian Healthcare Workers and remains financially sustainable well into the future.

The mental health of plan members is a priority for everyone, and to that end we are removing some barriers. Your health plan now has \$1,500 calendar year benefit exclusively for the services of mental health practitioners (Counselling Therapist, Psychologist, and Social Worker).

To ease financial stress on members, we have removed co-pays (deductibles) for Paramedical Services and for Prescription Drugs. We also have a modest increase in the reasonable and customary amount reimbursed for vision lenses.

Additional \$1,500 Mental Health Paramedical

Your health plan has introduced an additional \$1,500 annual paramedical amount for mental health practitioners. This is in addition to the \$1,800 available each calendar year for other paramedical coverage.

The Plan covers up to the maximum \$1,800 each calendar year for the services of a:

- Acupuncturist
- Chiropractor
- Chiropodist or Podiatrist
- Homeopath
- Massage Therapist
- Naturopath
- Occupational Therapist
- Osteopath
- Physiotherapist
- Dietician
- Speech Therapist

Note: Any mental health practitioner claims incurred prior to March 1, 2021 will fall under the \$1,800 calendar year maximum.

The Plan covers up to the maximum \$1,500 each calendar year for the services of a Mental Health practitioner:

- Counselling Therapist
- Psychologist
- Social Worker

The Plan does not cover charges for any treatment performed in a hospital that are covered under your provincial health plan.

There is a calendar year maximum of \$35 per practitioner for x-rays.

Paramedical services are reimbursed at Manulife's Reasonable and Customary (R&C) level. The R&C limitation is established based on fees that are generally charged in the area in which the service/treatment is rendered.

Paramedical practitioners must be licensed and certified within their respective fields of expertise and validated/registered with Manulife.

Removing the Paramedical Co-Pay

The \$10.00 deductible/co-pay paid by the plan members for non-mental health practitioners no longer applies.

There is no co-pay (deductible) payable for the services of any paramedical practitioner covered under the health plan for services rendered after March 1, 2021.

Removing the Prescription Drug Co-Pays

The \$5.00 Employee and the \$7.00 Retiree co-pay paid by the plan members no longer applies.

For each prescription filled, after March 1, 2021 you now only pay the pharmacy dispensing fee for the lowest priced alternative (typically a generic) drug covered under the managed drug formulary.

Vision Care Increase in Lens Reimbursement

The enhancement to vision care is specific to Manulife's Reasonable and Customary (R&C) reimbursement.

The Plan covers the R&C charges for prescribed lenses or contact lenses plus \$150 for frames once every four consecutive calendar years for adults and once every two consecutive calendar years for eligible dependent children under age 21. Prescribed lenses or contact lenses are covered more often if there is significant prescription. Beginning March 1, 2021, this minor enhancement means the R&C for single vision will increase by \$10.00 for single vision, \$15.00 for bifocals, and \$20.00 for trifocals and progressives. The R&C limitation is established based on fees that are generally charged in the area in which the service/treatment is rendered.

*The Multi-Employer Health Plan is a "Self-Insured" plan of Health Association Nova Scotia. *A Provincial Group Benefits Advisory Committee comprised of Joint Union and Employer representation from both acute and non-acute sectors collaborate with Group Benefits Solutions. Manulife Financial is the Claims Adjudicator for the Health Plan.*

You can contact Manulife Customer Service Centre toll-free at 1-855-626-4267 with questions about your health claims. Please have your benefits card ready as you need to provide them your policy and certificate number.

If you have questions about your benefits, please talk to your Benefits Administrator.

You can also call Health Association Nova Scotia at 1-866-886-7246.

Visit www.healthassociation.ns.ca/benefits

