



RETIREE NEWS - A Newsletter for Retired Members

Health Association Nova Scotia is a not-for-profit, non-government, membership based association with almost 60 years of experience in delivering shared services. Serving more than 130 health and health-related organizations from across the province of Nova Scotia, we are dedicated to achieving service excellence through innovation, outstanding performance and an exceptional customer experience. One of our core service offerings is Group Benefits Solutions. We provide a range of comprehensive and cost-effective benefits plans, designed to help protect plan members and their families.

The Health Plan is a 'Self-Insured' plan of the Health Association. A provincial Group Benefits Advisory Committee, comprised of equal Union and Employer representation from both health authority and continuing care sectors, collaborate with Group Benefits Solutions. Manulife Financial is the Claims Adjudicator for the Health Plan.

INTRODUCING MY RETIREE HEALTH BENEFIT

We are excited to introduce *My Retiree Health Benefit*, a brand new pamphlet designed to provide a summary of important plan information that is most top of mind of our retiree plan members.

My Retiree Health Benefit covers a range of relevant topics, such as:

- Eligibility requirements for you, your spouse and dependent children, as applicable.
- Prescription drug (under age 65), vision care and paramedical coverage as well as a summary of other eligible supplies and services.
- Everything you need to know about the Manulife Managed Drug Formulary (for retirees under age 65).
- How to make claims, including registering on the Manulife Plan Member Secure Site and signing up for direct deposit.

We hope this new pamphlet will be a useful resource for our retiree plan members and make it easier to find the information you need most about plan design, coverage and claims. The pamphlet will be available for download on our website in April 2017 and plan members can request that a copy be mailed to you.

If you have questions regarding your benefits at any time, please call us at 1-866-886-7246 and we'd be happy to assist you.

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MANULIFE PLAN MEMBER SECURE SITE OFFERS GREAT FEATURES

The Manulife Plan Member Secure Site offers a number of advantages for our Health Plan members. One of the most attractive features is the ability to use eClaims and to sign up for direct deposit to ensure you receive claim payments faster.

Health Plan members can also access, “My drug plan,” an electronic drug look-up tool. My drug plan answers questions like: Is my prescription covered? How much does my plan pay? How much do I pay? Is there a lower cost alternative? Does it need to be approved by Manulife before I buy it? It also includes resources like provincial drug program information.

And there’s more...

Registered plan members will also be able to use Health eLinks. This online tool offers direct access to a complete library of health-related information and resources. It also provides direct access to a Health Risk Assessment that can identify up to 13 different health concerns. The goal is to connect you with resources that can help you better understand and improve your overall health and well-being.

Not registered yet? Go online today so that you can start taking advantage of these great benefits.

- Go to: www.manulife.ca/planmember click on “Login/register” (right-side) and you’ll be directed to the site access page.
- On the site access page, click on “register” and provide the required information (if you’re not sure of your plan and certificate numbers, check your benefit card or find the numbers on a previous claims statement).

- Submit the completed information and follow the directions on the page.
- After you've registered on the website an activation key will be sent to your home address. Alternatively, once you've registered, you can call the Manulife Customer Service Center toll-free at 1-855-626-4267 and after a few quick verification questions your activation key can be provided verbally. Once you have your activation key you'll have access to all online information available to your plan.

PLANNING A TRIP SOUTH THIS YEAR OR OTHER DESTINATION OUTSIDE OF CANADA? REMEMBER TO ACCESS ADDITIONAL COVERAGE

Once you retire and move to the Retiree Health Plan, you no longer have Emergency Travel or Referral coverage.

To be considered an eligible expense on your Manulife Health Plan, all purchases and acquisition of services must be made in Canada (the only exception is the online purchase of glasses or contact lenses).

Additionally, the Department of Foreign Affairs and International Trade Canada recommends, “Do not rely on your provincial health plan to cover costs if you get sick or are injured while abroad.”

That’s why it’s important to consider obtaining additional coverage from private insurers in the event of emergencies or sudden medical conditions or injuries while travelling outside of Canada.

Some helpful information is posted on the Government of Canada website at <https://travel.gc.ca/travelling/health-safety>

INSURANCE INDUSTRY ADVOCACY EFFORTS SUCCESSFUL – TAXING EMPLOYER PAID HEALTH PLANS

(The following article is provided as a point of interest story only. There are no impacts on Retiree Benefits.)

Late in January 2017, you may have read or heard through the media that the Federal Government had been discussing the possibility of taxing employer-paid health plans. Currently the premium paid by an employer is not a taxable benefit for employees.

Leaders in the insurance (insurance carriers and benefits consultants from across the country) were very concerned about the potential negative consequences this added tax burden would have on Canadians, Canadian businesses and our

healthcare system. As such, they were very proactive in voicing their strong opposition to taxing benefit plans.

Mercer, (a national benefits consulting company) corresponded with the Federal Minister of Finance to express their concerns on this issue. Additionally, Manulife (our benefits carrier for health and dental) set up a spot on their website, making it very easy for any individual to share their concern directly to his/her own MP.

We are delighted to advise that it appears these advocacy efforts were successful. During the first week of February, the Federal Government stated that it is not likely to move forward with this new form of taxation. This is very welcome news.

NATIONAL EMPLOYEE BENEFITS DAY ~ JOIN IN THE CELEBRATION

National Employee Benefits Day is celebrated on April 3, 2017. The day recognizes trustees, administrators, benefits practitioners and professional advisors for their dedication to providing quality benefits and the important role they play in their colleagues' well-being.

This national recognition is in line with the Health Association Group Benefits Solutions' commitment to serve our members by providing cost-effective and comprehensive benefit programs and to provide an exceptional customer experience. Our team is dedicated to excellence through innovation and outstanding performance built on many years of tried-and-true combined experience.

The goal of National Employee Benefits Day also reflects our focus on promoting plan member health and wellness. By staying active, making wise food choices, and taking steps to address preventable risk factors to chronic diseases, such as heart disease and stroke, we can live healthier and longer lives. Achieving optimal health and wellness is also one way that we can all work together to keep our premiums as low as possible for our plan members.

So, please plan to join with the Health Association Group Benefits Solutions Service as we celebrate National Employee Benefits Day. Do something special for yourself that helps to promote your overall health and well-being.

BASIC LIFE INSURANCE CONVERSION

Basic Life is one of the employee benefit programs offered by Health Association Nova Scotia. The Plan is insured by Sun Life, who is responsible for payment of claims. Health Association Nova Scotia is the plan administrator. Our key roles include enrolling plan members; managing employee and retiree data (including making changes to pertinent plan member information); coordinating claims; plan member communications and much more.

As a Retiree, if you were an active employee enrolled in the Basic Life Insurance Plan at retirement, you had the option to continue with reduced coverage provided you met two criteria -- you had at least 10 years of continuous service immediately prior to retirement and are in receipt of a pension from the Nova Scotia Health Employees' Pension Plan or another Employer sponsored pension plan.

If you chose to remain in the plan, you also have the option to convert your reduced coverage to an individual insurance policy.

Here's how it works...

In each of the four years following your retirement date, the amount of coverage that has been reduced can be transferred to an individual policy. However, you must contact Sun Life within 31 days of the reduction date (your retirement anniversary date) to apply for the conversion.

Provided you apply within the 31 day timeframe described above, you will not be required to provide medical evidence or fill

out a health questionnaire. However, the Sun Life Consultant will ask you a few health questions to help determine the best suitable coverage for you.

The premium rate for the individual policy will be determined by your age and type of Plan chosen but again, coverage is available regardless of your state of health provided you apply within 31 days of your retirement and/or reduction date.

Retirees will be covered for the higher amount of coverage during the 31 day conversion period. This means that if Sun Life receives proof of claim that a person has died during the 31 day conversion period, Sun Life will pay the amount of coverage eligible for conversion.

Interested in applying for an individual policy?

Simply contact Sun Life and let them know you want to apply for the conversion. You can reach them by phone at 1-877-893-9893.

There is also information about the "Choices" program for people under age 65 on Sun Life's website (https://www.sunlife.ca/ca/Choices/My+Life+Choice+FAQs?vgnLocale=en_CA)

Please note that once you initiate the application with Sun Life, they will contact the Health Association to confirm the amount of your coverage at the time of the conversion. As plan administrator, the Health Association Group Benefits Solutions Service maintains all records pertaining to active employees and retirees.

Contact Health Association Nova Scotia to Name a Beneficiary or Submit a Claim

You may name a beneficiary for your Life Insurance. To do so, you will need to give the full name of the beneficiary and the person's relationship to you. If you do not name a beneficiary, your Life Insurance is paid to your estate. If you have not named or you wish to change your beneficiary, please contact us at 1-866-886-7246.

Likewise, the claims process remains consistent. If you die, your beneficiary must contact Health Association Nova Scotia at 1-866-886-7246 to begin the claims process. As plan administrator, we coordinate the claims with Sun Life. All completed forms and supporting documentation must be returned within 12 months of death.



If you would like to name a beneficiary or change your existing one, please contact Health Association Nova Scotia, Group Benefits Solutions at 1-866-886-7246.

WHAT HAPPENS TO MY BENEFITS WHEN I TURN 65?

Here is a checklist of the benefits you have now if you are a retiree under age 65 compared with your benefits when you reach age 65.

Benefit	Retired (Under Age 65)	Retired (Over Age 65)
<p>Health - Prescription Drugs</p> <p>The plan will cover the lowest priced interchangeable drug substitution.</p>	<p>Co-pay = Dispensing fee + \$5 Coverage ceases the 1st day of your 65th Birthday month.</p>	<p>No. Drug coverage. If you are a resident of Nova Scotia you may be eligible for Nova Scotia Seniors' Pharmacare Program, effective 1st day of 65th Birthday month. <i>(Call 902-429-6565 or 1-800-544-6191 for more information)</i></p>
<p>Health – Supplies & Services <i>(including private duty nursing, orthopedic shoes, diabetic equipment, ambulance, etc.)</i></p>	<p>No change. Visit www.healthassociation.ns.ca/benefits/retirees for a link to the Health Plan for Retirees Booklet. Note: Retirees over age 65, your benefit card is not valid for payment at the pharmacy. You must submit a claim for reimbursement.</p>	
<p>Health – Paramedical <i>(see list of practitioners on page 2)</i></p>	<p>No change. \$1,800 per calendar year, per covered individual.</p>	
<p>Health - Vision Care</p>	<p>No change. Reasonable & Customary (R&C) reimbursement for lenses or contacts when there is a reasonable prescription change. If not coverage is limited to the R&C costs of prescribed lenses or contact lenses every 4 years (every 2 years for dependent children under 21). \$150 for frames every 4 years (every 2 years for dependent children under 21). Eye exam: R&C every two years (every year for dependent children under 21).</p>	
<p>Hospital Coverage</p>	<p>No change. Semi-private or Private room.</p>	
<p>Health Premium Rates as at April 2017</p> <p>Subject to change</p> <p>Retirees pay the full premium, except where an employer has negotiated a cost sharing arrangement.</p>	<p>Single: \$131.31 Family: \$337.74</p>	<p>Single: \$ 44.27 Family: \$ 88.63 Retirees pay 100% of premiums. No prescription drug coverage.</p>
	<p>Retiree Over/Under Age 65 Rate: \$266.81 - this rate is available when one individual is covered for prescription drugs through the plan and the other individual is over age 65 with no drug coverage under your plan.</p>	
<p>Basic Life Insurance</p> <p>If you retired prior to July 1, 2004, your benefit may differ. If you have questions, please call us at 1-866-886-7246</p>	<p>Subject to eligibility, your original life insurance amount will reduce 20% each year if you opt to continue coverage at retirement. Coverage is reduced to zero 5 years from your date of retirement. See conversion article on page 4 of this newsletter for more details.</p>	<p>Subject to eligibility and you retire between ages 65 and 70, if you opt to continue, your coverage at retirement will reduce to the amount that you would have had if you had retired at age 65. In no event will coverage extend past age 70.</p>
	<p>Retirees pay the full premium cost of 0.30 per \$1,000.</p> <p>You have the option to convert the amount you lose (the amount your benefit has been reduced by) to an individual policy without medical evidence within 31 days of the date your insurance changes (each reduction date). <i>Call Sun Life Financial @ 1-877-893-9893 for more information.</i></p>	

ADDED VALUE SERVICES

MHCSI (LAWTON'S/SOBEYS) PHARMACIES

Group Benefits Solutions has partnered with MHCSI (Lawtons/Sobeys) to offer savings to retirees. If you are in our health plan you are enrolled.

Please contact MHCSI (Managed Health Care Services Incorporated) directly at 1-888-686-6427 if you would like more information, have questions regarding the programs, or need to replace a lost card.

The MHCSI Supplementary Pharmacy Benefit Program (blue card) gives you up to \$3.00 against your co-pay (dispensing fee plus \$5.00) per prescription filled at Lawtons Drugs or Sobeys Pharmacy, and \$0.75 per prescription filled with Sobeys Pharmacy by Mail.

The Lawtons Drugs Partner Discount Card Program (orange card) offers you savings when you present your discount card at Lawtons Drugs (some exceptions apply).

LOBLAW'S PHARMACIES

Group Benefits Solutions has partnered with Loblaw's (Superstore) Pharmacies. This partnership offers employees and retirees of member organizations enrolled in the Health Association Nova Scotia Health Plan savings on their prescriptions. Please note, this applies only to those retirees and eligible dependents under age 65 with drug coverage under our plan.

The Loblaw's Pharmacy Benefit Program gives you a low, flat dispensing fee of \$5.99. When you fill a prescription at a Loblaw's pharmacy in Nova Scotia you will pay the dispensing fee of \$5.99 plus \$5.00. Simply present your benefits card to any of the participating Loblaw's pharmacy locations when getting a prescription filled. The discount will be applied automatically to your prescription as the group policy number is on their system. If you are an existing Loblaw's pharmacy customer you will have already been benefiting from this arrangement.

Many people have strong relationships with their pharmacists, so of course you can keep using your local pharmacy if you prefer.

HOME & AUTO INSURANCE

Health Association Nova Scotia endorses Johnson Insurance's Preferred Service Home & Auto. This provides employees and retirees of member organizations with access to quality home and auto insurance coverage at preferred rates.

Benefits and services include:

- Preferred rates
- 24/7 live customer service
- Interest-free bank deduction
- First accident forgiveness
- AIR MILES® reward miles

Johnson Inc. is responsible for the complete administration of the Home and Auto plan. For more information or to contact them for a quote, please call 1-800-563-0677. For preferred rates, indicate that you are a retiree of a member organization of Health Association Nova Scotia.

ACCESS TO INFORMATION - BENEFITS COVERAGE AND PREMIUMS

Health Association Nova Scotia completes an annual review of your benefits to ensure the plans remain financially sustainable well into the future. Following this review we determine any changes to benefits and/or premiums. In March of each year (and as necessary) we communicate this information to you at your home address.

Information is also available at www.healthassociation.ns.ca/benefits/retirees. We encourage you to visit our website on a regular basis as this is our main means of communicating benefits changes to you outside of our regular home mailings.

If you have questions regarding retiree benefits or you need to update your contact or beneficiary information, please contact Health Association Nova Scotia toll-free at 1-866-886-7246.

If you are unable to access information electronically, please contact us and we can forward you the information by mail.



Our Group Benefits Solutions team is dedicated to excellence through innovation and outstanding performance built on over 115 years of tried-and-true combined experience.

If you have any questions please contact us:

Group Benefits Solutions
Health Association Nova Scotia
2 Dartmouth Road, Bedford, Nova Scotia B4A 2K7
Toll-free: 1-866-886-7246



More information about our benefits program is available at www.healthassociation.ns.ca/benefits

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