

## Coming June 1, 2022: New insurance providers

Your retiree benefits provide valuable coverage that protects you and your dependents during retirement. Starting June 1, 2022, we will be switching insurance providers as a result of a comprehensive market review of insurance providers' services, costs and administration practices.

### What is changing?

- + Health coverage will be provided by Medavie Blue Cross
- + Basic Life insurance (if applicable), will continue to be provided by Manulife, but you will have a new policy number

### What is not changing?

- + Health and Basic Life insurance coverage (if applicable) is not changing

### Want More Details?

- View your [Benefits Summary](#) coverage details.
- View your [Premium Rate Memo](#) for information on plan costs.
- Read the enclosed [FAQs](#)

### What's next?

In the coming months, you will receive more details on the provider changes and the enrolment process if applicable.

May	<ul style="list-style-type: none"> <li>▪ Receive your <b>Member Information Package from Medavie Blue Cross</b> by mail, including your Member ID card, and enrolment materials if applicable.</li> <li>▪ Continue to submit Health claims for services incurred/dated up to and including May 31 to Canada Life, your current benefits insurer. You will have until June 30, 2022 to submit any outstanding claims for services incurred before May 31.</li> </ul>
June	<ul style="list-style-type: none"> <li>▪ Starting June 1, 2022, submit Health claims for services incurred/dated after this date to Medavie Blue Cross for reimbursement.</li> </ul>

# Frequently Asked Questions (FAQs)

## **What will happen to my claims history between April 1, 2022 (our normal renewal date) and June 1, 2022?**

You will continue to participate in your current benefits plan until June 1, 2022. On June 1, 2022, your Health coverage will transition to Medavie Blue Cross and your Basic Life Insurance, if applicable, will transition to a new policy number with Manulife.

**Important note:** your claims history with your current insurer will carry over to Medavie Blue Cross effective June 1, 2022. This means any claims made prior to May 31, 2022 will count towards the applicable maximums under the plan.

## **How will my Health coverage change June 1, 2022?**

Your Health coverage will remain the same. Most expenses are reimbursed based on the insurer's assessment of reasonable and customary fees, which may vary slightly between providers. Please see your **Retiree Benefits Summary** for details.

## **How do I submit claims during the transition to Medavie Blue Cross?**

**For Expenses Incurred and Dated up to May 31, 2022:** Claims for services incurred/dated up to and including May 31 should be submitted to your current benefits provider. You will have until June 30, 2022 to submit any outstanding claims for services incurred before May 31.

**For Expenses Incurred and Dated starting June 1, 2022:** Claims for services incurred/dated starting June 1, 2022 must be submitted to Medavie Blue Cross. Please see your member information package (coming in May) for details on submitting claims to Medavie Blue Cross and show your new Medavie Blue Cross card to your providers.

## **Will my costs for coverage change on June 1, 2022?**

We complete an annual review of our benefits program to ensure that premium rates are adequate to pay expected claims and expenses in the coming year. For the 2022 plan year, the updated rates come into effect on June 1, 2022. Please see your **Premium Rate Memo** for detailed information on your costs.

## **When will I get more information about the changes and transition to Medavie Blue Cross?**

You will receive more information in the coming months, including information on Medavie Blue Cross and instructions for enrolling if applicable.

# Retiree Benefits Summary

Effective June 1, 2022

This benefits summary outlines your coverage as a **retiree**. The shading in blue indicates a change that will come into effect on June 1, 2022.

Note that you may be enrolled in all or some of the benefits offered by your former employer.

Retirees or spouses who are **OVER age 65** are **not covered** for prescription drugs under this plan effective the 1<sup>st</sup> day of the 65<sup>th</sup> birthday month. Residents of Nova Scotia may be eligible for prescription drug coverage under the Nova Scotia Seniors' Pharmacare Program.

## Health

	Current	Effective June 1, 2022
<b>Provider</b>	Canada Life	Medavie Blue Cross
<b>Participation</b>	Optional coverage	
<b>Eligibility</b>	You, your spouse, and your dependent children (must meet Eligibility for Retiree Benefits)	
<b>Termination age</b>	Drug coverage: For you: you reach age 65 For your spouse: your spouse reaches age 65 All other coverage: No age limit	
<b>Reimbursement</b>		
▪ Drugs (pay-direct)	100%	
– Eligible drugs	Managed Formulary, based on provider-approved list of eligible drug expenses (Prior authorization required for some drugs) Supplements Government Health Care Coverage	
– Co-payment	You pay the dispensing fee	
– Out-of-pocket maximum	\$492 / family / calendar year	
– Generic substitution	Limited to the cost of the least expensive interchangeable (usually generic) drug, unless medical basis for brand-name drug	
– Pharmacy partnership	Arrangement with Loblaws and Sobeys/Lawtons <b>*NEW*</b> Prescription Drug Discounts will be automatic when using your Medavie pay-direct card at all participating pharmacies	
– Anti-obesity	Not Covered	
– Fertility	Not Covered	
– Sexual dysfunction	\$250 / calendar year	

	Current	Effective June 1, 2022
– Smoking cessation	Not Covered	
– Vaccines	Not Covered	
– Allergy serums	\$50 deductible / person / calendar year (maximum \$150 / family) Allergy Serums only - 100% to a maximum of \$1,000 / person / calendar year	
– Over the Counter Antihistamines (prescribed)		
▪ Vision Care	100%	
– Eye exams	\$95 / 24 consecutive months (Once / 12 months for dependent children under 18)	\$95 / 2 calendar years (Once / calendar year for dependent children under age 21)
– Frames	\$150 / 24 consecutive months (every 12 months for dependent children under age 18) Includes Laser-eye surgery	\$150 / 2 calendar years (every calendar year for dependent children under age 21) Includes Laser-eye surgery
– Lenses		
– Laser-eye surgery		
▪ Ambulance	100%	
▪ Hospital	100%	
– Accommodations	Semi-private room	
▪ Paramedical practitioners	100%	
– All practitioners	\$500 / practitioner / calendar year	
	Includes: Acupuncturist, chiropractor, chiropodist or podiatrist, homeopath, massage therapist, naturopath, occupational therapist, osteopath, physiotherapist, psychologist, speech therapist	
▪ Extended Health Benefits	100%	
– Nursing and personal care services	\$10,000 / calendar year	
– Accidental dental	Covered	
– Diabetic supplies	Covered – including insulin pump supplies	
– Other diabetic equipment	Covered, including insulin pumps	
– Hearing aids	\$600 / 3 calendar years, includes repairs, excludes batteries	
– Orthopedic shoes and supplies	\$150 / 24 consecutive months (every 12 months for dependent child(ren) under age 21)	
– Orthotics	\$150 / 24 consecutive years (every 12 months for dependent child(ren) under age 21)	

Note: most expenses are reimbursed based on the insurer's assessment of reasonable and customary fees. Reasonable and customary fees may vary slightly between insurers.

## Life Insurance

Starting June 1, 2022, life insurance coverage will be provided by Manulife under a new policy number. There is no change to coverage or eligibility. For details about your life insurance coverage, contact Health Association of Nova Scotia.

### Questions?

If you have questions about your benefits, please call Health Association Nova Scotia at 1-866-886-7246.

For more information on benefits, please visit [www.healthassociation.ns.ca](http://www.healthassociation.ns.ca) and select the **Benefits Plan Member Information** button.

*This retiree benefits summary replaces any previous versions. Health Association Nova Scotia reserves the right to review the retiree benefits program and to modify, amend, discontinue, and/or make exceptions to the program. All information is subject to change. This document provides a snapshot of the key benefits available to you under the Retiree Health Association Nova Scotia Group Benefits Plan. In the case of a discrepancy, the contracts will prevail. More details on the plan will follow closer to the implementation date.*