

# Group Benefits Solutions

Benefits Information  
HANS Plan

from Health Association Nova Scotia

## If You Are Thinking about Retirement Here Are Some Things to Consider . . .

If you're like many of your colleagues who work in Nova Scotia's healthcare organizations, you may be thinking about retirement and making plans for that exciting phase of your life.

The following is a checklist of some things you should know about your Health Association benefits and the changes you can expect when you retire. Because some of you will retire before you reach age 65, we've provided a breakdown of benefits based on whether you are still working (active), an early retiree (under age 65) or a retiree who is over age 65.

You are eligible for retiree benefits if you have at least 10 years of continuous service immediately prior to retirement and receive a pension from the Nova Scotia Health Employees' Pension Plan or another pension plan sponsored by your employer. Please contact your Benefits Administrator for more clarification.

*Please note, the information below is a complete list of all benefits offered by Health Association Nova Scotia. Your employer may offer all or only some of the following benefits.*

Health Association Nova Scotia (HANS) Plan			
Benefit	Active Member	Retired (Under Age 65)	Retired (Over Age 65)
Health - Prescription Drugs  The plan will cover the lowest priced interchangeable drug substitution.	Covered. Coverage ceases at age 70 Note – At age 65 you or your spouse should advise Nova Scotia Seniors' Pharmacare Program of your other drug coverage, thus eliminating the possibility of penalty when you do require coverage under the program.	Covered. Coverage ceases the 1 <sup>st</sup> day of your 65 <sup>th</sup> Birthday month.	Not covered. If you are a resident of Nova Scotia you may be eligible for Nova Scotia Seniors' Pharmacare Program, effective 1 <sup>st</sup> day of 65 <sup>th</sup> Birthday month. <i>(Call 902-429-6565 or 1-800-544-6191 for more information)</i>
Health – Supplies & Services <i>(including private duty nursing, orthopedic shoes, diabetic equipment, ambulance, smoking cessation, etc.)</i>	Covered. Visit <a href="http://www.healthassociation.ns.ca/benefits">www.healthassociation.ns.ca/benefits</a> for a detailed description of health benefits. Covered. Visit <a href="http://www.healthassociation.ns.ca/retired-plan-members">www.healthassociation.ns.ca/retired-plan-members</a> for a link to "My Retiree Health Benefit Pamphlet".  <i>Disclaimer: This document is a summary, for complete coverage please refer to the website as noted above.</i>		
Health Benefits Card	Employees over age 70, your card is not valid for payment at the pharmacy. You must submit a claim for reimbursement. (eg. diabetic, ostomy supplies).	Retirees over age 65, your card is not valid for payment at the pharmacy. You must submit a claim for reimbursement. (eg. diabetic, ostomy supplies).	
Health – Paramedical Practitioners	The Plan covers reasonable and customary (R&C) up to the maximum \$1,500 in each calendar year for the combined service of a: Acupuncturist, Chiropractor, Chiropodist/Podiatrist, Homeopath, Massage Therapist, Naturopath, Occupational Therapist, Osteopath, Physiotherapist, Dietitian, Speech Therapist.		
Mental Health – Paramedical Practitioners	The Plan covers reasonable and customary (R&C) up to the maximum \$1,800 in each calendar year for the combined service of a: Counselling Therapist, Psychologist, Psychotherapist, Social Worker.		
Hospital Coverage	The Plan covers Semi-private or Private room.		

Benefit	Active Member	Retired (Under Age 65)	Retired (Over Age 65)
Health - Vision Care	The Plan covers \$345 reimbursement for frames and lenses or contacts every two calendar years (every calendar year for participants under 21). Includes laser eye surgery. Eye exam: Every two calendar years (every calendar year for participants under 21).		
Emergency Travel	Covered.	Not covered. Coverage ends when you retire.	
Retiree Health Premium Rates  Subject to change	See website for premium rates.	<b>Single: \$196.10</b> <b>Family: \$493.78</b> Retirees pay the full premium, except where an employer has negotiated cost sharing.	<b>Single: \$57.40</b> <b>Family: \$122.70</b> No prescription drug coverage. The retiree pays 100% of premium
		Retiree <b>Over/Under Age 65 Rate: \$342.16</b> – this rate is available when one individual is covered for prescription drugs and the other individual is over age 65 with no drug coverage under the plan. If applicable, the retiree supplement (cost-sharing) from your employer ceases on the 1 <sup>st</sup> day of your 65 <sup>th</sup> Birthday month and the retiree pays 100% of premium.	
Basic Life Insurance	Covered. 2 times your earnings	Premium is \$0.30 per \$1,000 Yes. Your original life insurance amount will reduce 20% each year if you opt to continue coverage at retirement. Year 1 – 80% Year 2 – 60% Year 3 – 40% Year 4 – 20% Year 5 - Zero	Premium is \$0.30 per \$1,000 If you retire between ages 65 and 68, 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 69.
		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 Manulife Financial @ 1-800-268-6195 for more information.</i>	
Basic Life Insurance – Dependent Coverage	Covered. \$5,000 for Spouse & \$2,500 for dependents.	Not covered. Spouse and dependent coverage ends when you retire, however, your spouse has the option to convert to an individual policy without medical evidence. You must apply to convert within 31 days from your retirement date. <i>Call Manulife Financial @ 1-800-268-6195 for more information.</i>	
Long-Term Disability	Covered. See website for premium rates. 70% of earnings to a maximum of \$20,000 per month (amounts in excess of \$15,000 require evidence of insurability) to age 65, or age 60 with 30 years of pensionable service in NSHEPP (less the elimination period of 150 days).	Not covered. Coverage ends when you retire.	
Dental Insurance	Covered. See website for premium rates.	Not covered. Coverage ends when you retire. You may choose to convert your coverage to an individual policy within 31 days of your coverage ending. To convert to a dental insurance plan, members can call Medavie Blue Cross toll-free at 1-800-873-2583. You can also visit their corporate website at <a href="https://www.medaviebc.ca/en/plans/moving-off-an-employers-plan">https://www.medaviebc.ca/en/plans/moving-off-an-employers-plan</a>	

Benefit	Active Member	Retired (Under Age 65)	Retired (Over Age 65)
Optional Life Insurance, for you, your spouse and dependents	Covered. See website for premium rates.	Not covered. But you and your spouse have the option to convert to an individual policy without medical evidence. Premiums are based on your age, sex and smoking status. Must apply to do so within 31 days from your retirement date. <i>Call Manulife Financial @ 1-800-268-6195 for more information.</i>	
Optional Accidental Death & Dismemberment	Covered. See website for premium rates.	Not covered. Coverage ends when you retire.	
Optional Critical Illness for you, your spouse and dependents	Covered. See website for premium rates.	Not covered. Coverage ends when you retire.	

*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](http://www.healthassociation.ns.ca) and select the Benefits Plan Member Information button*

