



CUPE 108

# Benefits at a glance

HALIFAX

## Benefits at a glance

Benefit	Eligibility	Coverage	Coverage at Termination, Retirement or Death	Monthly Cost
Basic Life Insurance	All permanent full-time employees will participate starting on the date of employment.	<p>Insurance coverage is equal to twice the member's basic annual salary, up to a maximum benefit of \$200,000.</p> <p>Benefit is payable in the event of the member's death.</p>	<p>Coverage reduces to half at age 65 and terminates at age 70.</p> <p>Coverage ceases upon termination of employment, retirement or death.</p> <p>Member may have the option of converting existing coverage into an individual life policy, within 31 days of termination. Certain restrictions may apply.</p>	<p>\$0.494 per \$1,000 of coverage.</p> <p>Employer will pay 50% of the overall cost of benefits.</p>
Optional Life Insurance & Spousal Life Insurance	<p>Participation is optional.</p> <p>To be eligible for coverage, the member and/or spouse must fill out a Statement of Health form which is sent to the insurance carrier for approval.</p>	<p>Member may apply for up to 30 units of coverage for themselves and/ or their spouse.</p> <p>The unit value is \$10,000.</p> <p>Benefit is payable in the event of death.</p>	<p>Coverage ceases at the earlier of termination of employment, retirement or age 65.</p> <p>Member may have the option of converting existing coverage into an individual life policy, within 31 days of termination. Certain restrictions may apply.</p>	<p>Paid 100% by employee.</p> <p>See Optional Life rate sheet.</p>

The employer pays 50% of the overall benefit cost, with the exception of Optional Life Insurance and Optional Spousal Life Insurance. Only the employee-paid portion will be listed on your pay notice.

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Dependent Life Insurance	Employees with an eligible Spouse and/or Dependent Child will be enrolled for Dependent Life coverage upon commencement of coverage for Basic Life Insurance.	\$6,000 coverage for spouse; \$3,000 for any dependent children.	Benefit terminates upon retirement, termination or death of plan member.  Coverage terminates at age 65 of the plan member.  Dependent children can be covered until they reach 21.	\$4.36  Employer will pay 50% of the overall cost of benefits.
Basic AD&D (Accidental Death and Dismemberment)	All permanent full-time employees will participate starting on the date of employment.	Insurance coverage is equal to twice the member's basic annual salary.  Benefits may be payable in the event of the member's death or injury.	Coverage reduces to half at age 65 and terminates at age 70.  Coverage ceases upon termination of employment, retirement or death.	\$0.016 per \$1,000 of coverage.  Employer will pay 50% of the overall cost of benefits.
Long Term Disability Insurance	All permanent full-time employees will participate starting on the date of employment.	Monthly benefit – 60% of the first \$2,200 of monthly pre-disability salary, plus 47% of the next \$2,200 and 40% of the balance.  Benefit commences after 180 days of total disability.	Coverage ceases upon termination of employment, retirement or death.  Coverage terminates the date the participant first becomes eligible for an unreduced pension under the HRM Pension Plan and has at least 25 years of pensionable service; or upon reaching age 65.	\$10.728 per \$100 of coverage.  Employer will pay 50% of the overall cost of benefits.

### Beneficiary Tips

- Keep the beneficiary of your life insurance up to date. If you have a change in life and/or want to change your beneficiary, you can find a Group Insurance form on Inside HRM: <http://intranet.halifax.ca/BusinessUnits/HumanResources/TotalCompensation/Benefits.html>
- The designation of your Life Insurance beneficiary on the Group Insurance form is a legal document and must be sent to Human Resources - Employee Services by email to MyHR@halifax.ca or by internal mail to 8th Floor, Purdy's Wharf – Tower II.
- Please note that there is a separate form for your pension beneficiary designation. Please ensure this is also filled out with your signature and a witness signature.

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<p>Medical</p>	<p>All permanent full-time employees will be enrolled in medical benefits.</p> <p>Family coverage is optional. Eligible dependents are outlined in the Blue Cross booklet.</p>	<p>Prescription Drugs – Employee pays 20% to a maximum of \$10 for each eligible drug.</p> <p>Hospital and Ambulance Benefit – 100% semi-private room accommodation.</p> <p>Worldwide Travel Coverage – in the event of medical emergency, this benefit provides assistance in obtaining medical care when travelling. Certain limitations apply.</p> <p>Vision - \$200 every consecutive 24 months.</p> <p>Extended Health – 80% reimbursement to benefit maximum, see booklet for list of benefits.</p> <p>Paramedicals - \$1,000 combined maximum per calendar year for chiropractor, osteopath, speech therapist, massage therapist, physiotherapist, acupuncturist, and podiatrist (80% coverage per visit). \$1,500 combined maximum per calendar year for psychologist, social worker, counselling therapist and psychotherapist.</p> <p>See your Medavie Blue Cross Booklet for more detailed information.</p>	<p>Coverage ends upon termination, death or retirement.</p> <p>Prescription drug coverage ends for employees and dependents when they reach age 65. Employees and dependents may continue with extended health benefits only (excludes prescription drugs) after age 65 as long as they participate in the Provincial Pharmacare program.</p> <p>If medical coverage is terminated, you can call Medavie Blue Cross directly and ask about conversion options into a private plan.</p>	<p>Single - \$103.03 Family - \$283.26</p> <p>Employer will pay 50% of the overall cost of benefits.</p>

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Dental	<p>All permanent full-time employees will be enrolled in dental benefits.</p> <p>Family coverage is optional. Eligible dependents are outlined in the the Medavie Blue Cross booklet.</p>	<p>Basic dental services – 100% reimbursement (most dentists will direct bill). Cleanings, polishing, recall exams (every 6 months). Pit and fissure sealants. Simple extraction, etc.</p> <p>Major dental services – 50% coverage to a maximum of \$1,500 per person every calendar year. Services required for reconstruction of teeth, replacement of missing teeth, etc. endodontic, periodontal, prosthodontics, bridges, root canals and dentures etc.</p> <p>Orthodontics – no coverage.</p> <p>See your Medavie Blue Cross Booklet for more detailed information.</p>	<p>Coverage ends upon termination, death or retirement.</p> <p>Dental coverage ends at age 70 of the employee.</p> <p>If dental coverage is terminated, you can call Medavie Blue Cross directly and ask about conversion options into a private plan.</p>	<p>Single - \$46.42 Family - \$110.33</p> <p>Employer will pay 50% of the overall cost of benefits.</p>

### Dental Tips:

- Always ask your dentist to send an estimate to Blue Cross before any major work is being done so you will know how much will be covered.
- Medavie Blue Cross covers rates based on a provincial dental fee guide; some dentists may charge more than this rate.
- Fluoride is only covered for children under the age of 18.

## Benefits at a glance

### Changes to your Benefits

- You can make changes to your benefit options during the annual group benefits renewal period in March. Any changes made during this time will be effective as of April 1st.
- Changes can also be made within 30 days of a life event. Qualified life events include:
  - Marriage, divorce or separation
  - Establishment or termination of a common-law\* relationship
  - Birth or adoption of a child
  - Death of your spouse or dependent child
  - A dependent becoming ineligible for coverage (e.g. child turns 21 and is not in school full-time)
  - Your spouse loses or gains coverage at their job

*\*Living with the member in a conjugal relationship for at least one year.*

- If you have any questions or require assistance, please contact HR Employee Services at (902) 490-6145 or [MyHR@halifax.ca](mailto:MyHR@halifax.ca).

