

OUR PEOPLE

NSGEU 222

Benefits at a glance

HALIFAX



Benefits at a glance

Benefit	Eligibility	Coverage	Coverage at Termination, Retirement or Death	Monthly Cost
<p>Medical</p>	<p>All permanent full-time employees will participate starting on the date of employment.</p> <p>Permanent part-time employees are eligible if they work a minimum of 20 hours per week.</p> <p>Front Desk employees are not eligible for enrolment.</p> <p>Coverage is mandatory if you do not have another medical plan.</p> <p>Eligible dependents are outlined in the Blue Cross booklet.</p>	<p>Prescription Drugs – Employee pays 10% to a maximum of \$10 for each eligible drug.</p> <p>Hospital and Ambulance Benefit – 100% semi-private or 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 - \$400 every consecutive 24 months.</p> <p>Extended Health – 100% reimbursement to benefit maximum, see booklet for list of benefits.</p> <p>Paramedicals - Combined \$1,500 per calendar year for eligible practitioners (licensed massage therapist, chiropractor, osteopath, chiropract, podiatrist, acupuncturist, physiotherapist, speech therapist). Combined maximum of \$500 every calendar year for naturopath and homeopath. \$75 per visit to a max of \$500 for occupational therapist. \$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.</p> <p>Prescription drug coverage ends at age 65 (employee can apply to the NS Senior Pharmacare Program for drug coverage).</p> <p>All medical benefits end at age 70.</p> <p>Medical benefits can be carried into retirement until age 65.</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 - \$131.79 Family - \$320.62</p> <p>Employer will pay 50% of the overall cost of benefits.</p>

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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.

