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Benefits at a glance

HALIFAX

Benefits at a glance



Benefit	Eligibility	Coverage	Coverage at Termination, Retirement or Death	Monthly Cost
Basic Life Insurance	<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>Insurance coverage is equal to twice the member's basic annual salary.</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.</p> <p>Retired employees have the option of carrying life insurances into retirement, the same age limitation rules apply. 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>\$0.203 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. 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. This benefit is not factored into the 50/50 cost share.</p> <p>See Optional Life rate sheet.</p>



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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.	\$5,000 coverage for spouse; \$2,000 for any dependent children	Dependent children can be covered until they reach age 22.	\$1.90 Employer will pay 50% of the overall cost of benefits.
Basic AD&D (Accidental Death and Dismemberment)	<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>Insurance coverage is equal to twice the member's basic annual salary.</p> <p>Benefits may be payable in the event of the member's death or injury.</p>	<p>Coverage reduces to half at age 65 and terminates at age 70.</p> <p>Coverage ceases upon termination of employment.</p> <p>Retired employees have the option of carrying AD&D into retirement, the same age limitation rules apply.</p>	<p>\$0.016/ \$1,000</p> <p>Employer will pay 50% of the overall cost of benefits.</p>
Long Term Disability Insurance	<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>Monthly benefit – 66.7% of monthly earnings with annual cost of living adjustment.</p> <p>Benefit commences after 120 days of total disability.</p>	Coverage ceases on the earlier date of termination, death, retirement or age 65 of plan member.	<p>\$3.01 per \$100 of coverage.</p> <p>Employer will pay 50% of the overall cost of benefits.</p>



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Medical	<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, chiropodist, podiatrist, acupuncturist, physiotherapist, speech therapist, naturopath, homeopath, occupational therapist). \$1,500 combined maximum per calendar year for psychologist, social worker, counselling therapist and psychotherapist.</p> <p>See your Medavie Blue Booklet for more detailed information.</p>	<p>Coverage ends upon termination. World Wide travel Coverage and Prescription drug coverage end at age 65 (employees can apply to the NS Senior Pharmacare Program for drug coverage).</p> <p>Medical benefits can be carried into retirement until age 65.</p>	<p>Single - \$151.22</p> <p>Family - \$367.94</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 eligible.</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>Employees hired under the intern bridging program are not eligible for dental coverage.</p> <p>Coverage is optional. Eligible dependents are outlined in the Blue Cross booklet.</p>	<p>Basic dental services – 100% reimbursement (most dentists will direct bill). Cleanings, polishing, recall exams (2/yr). Pit and fissure sealants. Simple extraction, etc.</p> <p>Major dental services – 80% coverage to a maximum of \$1,000 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.</p> <p>Dental benefits can be carried into retirement until age 65.</p>	<p>Single - \$65.43</p> <p>Family - \$143.90</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.
- You must remain in dental for 3 years before you can opt out at annual re-enrolment.

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.



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 1.
- 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.

