



+ ATU TRADITIONAL

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. Coverage is effective after completion of a waiting period of six months of continuous service.</p> <p>Permanent part-time employees become eligible after 6 months of employment and are required to work (or be scheduled to work) at least 20 hours per week during their first six months of employment.</p>	<p>Insurance coverage is equal to twice the member's basic annual salary, up to a maximum benefit of \$150,000.</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. 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.</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>\$0.29 per \$1,000 of coverage.</p> <p>Employer will pay 50% of the overall cost of benefits.</p>

Beneficiary Tips

The employer pays 50% of the overall benefit cost. Only the employee-paid portion will be listed on your pay notice.

- 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.



Benefit	Eligibility	Coverage	Coverage at Termination, Retirement or Death	Monthly Cost
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; \$2,500 for any dependent children.	Benefit terminates upon retirement, termination or death of plan member. Coverage terminates at age 70 of the plan member. Dependent children can be covered until they reach age 21.	\$1.47 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. Coverage is effective after completion of a waiting period of six months of continuous service. Permanent part-time employees become eligible after 6 months of employment and are required to work (or be scheduled to work) at least 20 hours per week during their first six months 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. 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.	\$0.016 per \$1,000 of coverage. Employer will pay 50% of the overall cost of benefits.



Benefit	Eligibility	Coverage	Coverage at Termination, Retirement or Death	Monthly Cost
<p>Long Term Disability Insurance</p>	<p>All permanent full-time employees will participate starting on the date of employment. Coverage is effective after completion of a waiting period of six months of continuous service.</p> <p>Effective April 1 2024, the LTD benefit has been limited to any occupation and a 10 year max benefit for members with less than 10 years of service, 20 year max benefit otherwise.</p> <p>Permanent part-time employees become eligible after 6 months of employment and are required to work (or be scheduled to work) at least 20 hours per week during their first six months of employment.</p>	<p>Monthly benefit – 50% of monthly pre-disability salary, up to a maximum of \$3,500.</p> <p>Benefit commences after 180 days of total disability.</p>	<p>Coverage ceases upon termination of employment, retirement or death.</p> <p>Coverage terminates at age 65.</p>	<p>\$4.905 per \$100 of coverage.</p> <p>Employer will pay 50% of the overall cost of benefits.</p>



Benefit	Eligibility	Coverage	Coverage at Termination, Retirement or Death	Monthly Cost
Medical	<p>All permanent full-time employees will be enrolled in medical benefits on their date of hire.</p> <p>Permanent part-time employees become eligible after 6 months of employment and are required to work at least 20 hours per week during and after their first six months of employment.</p> <p>Family coverage is optional.</p> <p>Eligible dependents are outlined in the Medavie Blue Cross booklet.</p>	<p>Prescription Drugs – 100% of eligible expense is covered. See booklet for definition of eligible drug coverage.</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 - \$100 every consecutive 24 months. Extended Health – 100% reimbursement to benefit maximum, see booklet for list of benefits.</p> <p>Paramedicals - \$200 per practitioner per calendar year for chiropractor, osteopath, podiatrist, psychologist, speech therapist, acupuncturist, naturopath and homeopath.</p> <p>Physiotherapy is unlimited.</p> <p>\$1,500 combined max 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 70.</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 - \$148.40</p> <p>Family - \$412.67</p> <p>Employer will pay 50% of the overall cost of benefits.</p>



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.*

- ATU has a second benefits plan; this plan is a flexible benefits plan which offers optional dental coverage. All new members must enroll in the ATU Traditional plan initially and have the option to move into the ATU Flex plan at re-enrolment once they have reached one full year of service.
- If you have any questions or require assistance, please contact HR Employee Services at (902) 490-6145 or MyHR@halifax.ca.

