

About your Group Benefits Provider

The Health Association Nova Scotia (HANS) is a not-for-profit, non-government, membership-based organization with over 60 years of experience delivering shared services to organizations whose mandates positively contribute to the social determinants of health. One of our core service offerings is Group Benefits Solutions. We provide comprehensive and cost-effective benefits plans, designed to help protect plan members and their families.

Serving over 30,000 active employees and 10,000 retirees, we are one of the largest, longest-standing providers of group benefits administration services in Nova Scotia.

Who is eligible to receive group benefits coverage?

- Early Childhood Educators (ECEs) and support staff employed by a licensed and provincially-funded child care centre or family home child care agency.
- Employees must be hired on either a permanent basis or a temporary basis for 12 months or more.
- Employees must work at least 14 hours per week per their employment contract (40% of a regular work week).
- The entirety of the individual's employment (all hours as part of the employment contract) must be dedicated to the delivery of child care at that organization (in or out of ratio). This includes Directors/Assistant directors, ECEs, untrained staff, cooks, inclusion supports, and administrators.

Are my spouse or dependant children eligible for coverage?

Yes. You, your spouse, and your dependent children are eligible for coverage.

- Your spouse is defined as someone to whom you are legally married or have been common law for 12 months or more; the 12-month cohabitation period is waived in the event a child is born of such a relationship. This includes a spouse of the same sex.
- Your dependent child is defined as an employee's or spouse's child who:
 - is either under age 21 or under age 26 and a full-time student at an accredited school, college, or university; and
 - is unmarried (legally or common law); and
 - is not employed on a full-time basis; and
 - is not eligible for benefits as an employee under this or any other group plan.
- A child who is incapable of employment due to a mental or physical condition that occurred before reaching the maximum age will continue to be covered if approved by the insurance company.
- Note: Dependents between ages 21 and 26 have the same coverage and restrictions as adults; dependents under age 21 may have different coverage for some benefits.

Is there anyone who is not required to join the plan?

- All employees who meet the eligibility criteria must join the group benefit plan. You may only opt out of health and dental benefits if you have other group coverage outside of your work – such as a spouse’s plan through their employer.
- All eligible employees must have life insurance and long-term disability coverage – there is no opting out.
- Temporary employees are not eligible for long term disability coverage.
- For more information on health and dental benefits and opting out, please visit the following website: <https://www.healthassociation.ns.ca/benefits/health-plan/>

What will my benefits cover?

Health	
Prescription Drug coverage (pay-direct)	Co-pay dispensing fee up to \$492 / family / calendar year Generic substitution
Vision Care	Eye exams: Once / 2 calendar years for adults and every calendar year for participants under age 21 Frames & Lenses / Laser-eye surgery: \$345 / 2 calendar years for adults and every calendar year for participants under age 21
Hospital Accommodations	Private/semi-private room
Paramedical practitioners	Mental health practitioners: Combined maximum of \$1,800 / calendar year. Includes: Counselling therapist, psychologist, psychotherapist and social worker. All other practitioners: Combined maximum of \$1,500 / calendar year. Includes: Acupuncturist, chiropractor, chiropodist or podiatrist, dietician, homeopath, massage therapist, naturopath, occupational therapist, osteopath, physiotherapist, speech therapist.
Extended Health Benefits	Nursing & personal care service, accidental dental, diabetic equipment, hearing aids, Orthopedic shore & supplies, orthotics, compression stockings, medical equipment & supplies, ostomy supplies.
Emergency out-of-province/ country health care	\$5,000,000 / incident / person Up to 60 days per trip

Note: most expenses are reimbursed based on the insurer’s assessment of reasonable and customary fees.

Dental	
Coverage	Basic Service: 100%; Major Service: 80% calendar year maximum \$1,500 combined Basic and Major services Orthodontics (Braces) 50% up to \$2,000 lifetime Note: expenses are reimbursed based on the current general practitioner fee guide

Life Insurance

Coverage	Employee: 2 X annual earnings up to \$1,500,000
	Spouse: \$5,000
	Dependent Children: \$2,500

Long Term Disability Insurance

Coverage	Full-time employees: monthly benefit equal to 70% of gross monthly salary at time of disability.
	Part-time employees: monthly benefit equal to the gross monthly salary averaged over the six months preceding date of disability.
	The maximum monthly benefit is \$20,000.
Personalized Assistance to Health (path) Program	Members who have been away from work for 7 days (or more) due to a non-work-related injury or illness. path is an early intervention program which is voluntary and confidential.

What do I have to pay for my benefits?

Your employer will pay 50% of the long-term disability cost and 65% of the cost of the remaining benefits package.

You will pay 50% of the long-term disability cost and the other 35% of the cost of the remaining benefits.

Costs will be deducted directly from your pay.

When does my coverage end?

Coverage ceases when you no longer hold an eligible position, you reach the maximum age as noted below, or your employment ends, whichever comes first.

Plan	End
Prescription Drug Coverage	For you: you reach age 70 For your spouse: your spouse reaches age 70
Basic Employee Life, Health and Dental Plans	Retirement
Basic Dependent Life Insurance	You reach age 70
Long Term Disability	The date you reach age 65, (less elimination period)
Optional Coverage	For you and your dependent child(ren): you reach age 70 For your spouse: you or your spouse reaches age 70, whichever is earlier.

Prior Authorization Drugs

Prior Authorization is required for certain prescription drugs to determine if they will be reimbursed under the benefit plan.

- Most drugs that require Prior Authorization are considered high-cost specialty drugs.
- Once you are enrolled in the benefit plan, you will be able to search an online portal/mobile app to see if a drug requires Prior Authorization. If the drug requires Prior Authorization, your doctor is required to complete a form and submit it to the administrator for review.
- If you have a plan through your employer today and are using a high-cost prior authorization drug, that authorization will be honoured by the new plan provided you have proof of prior payment and the drug is covered under the new plan. There will be more information to come on this when you enrol in your benefits.

You may be eligible for benefits when you retire. For more information on HANS retirement benefits, visit the following website: <https://www.healthassociation.ns.ca/retired-plan-members/>

Extra Pluses for Our Plan Members

Employees enrolled in Health Association benefits plans also enjoy some additional bonuses of plan membership.

- You will have access to belairdirect Preferred Service Home and Auto Plan. Refer to the website for additional information.
<https://www.healthassociation.ns.ca/benefits/belairdirect-partnership/>
- You will have access to savings on out-of-pocket expenses and prescription drugs through our Lawtons Pharmacy Partnership. Refer to the website for additional information.
<https://www.healthassociation.ns.ca/benefits/pharmacy-partnerships/>

Where can I get more Information?

For more information on benefits, please visit www.healthassociation.ns.ca and select the **Benefits Plan Member Information** button.

This benefits summary replaces any previous versions. Health Association Nova Scotia reserves the right to review the employee benefits program and to modify, amend, discontinue, and/or make exceptions to the program. All information is subject to change. This document provides a snapshot of the key benefits available to you under the Health Association Nova Scotia Single Group Benefits Plan. In the case of a discrepancy, the contracts will prevail.