

**Early Learning and Child Care (ELCC) Sector
Early Childhood Educators and Support Staff**

Health Association Nova Scotia Benefits Rate Summary - Monthly

Employee Group Benefits Total Premium per Month		Rates Effective April 1, 2025		
		Employee	Employer	Total
Basic Life		\$0.038/\$1,000	\$0.072/\$1,000	\$0.11/\$1,000
Basic Dependent Life		\$0.63/per family	\$1.17/per family	\$1.80/per family
Health	Single	\$57.33	\$106.47	\$163.80
	Two person: 1 over/1 under 70	\$87.92	\$163.28	\$251.20
	Family	\$146.58	\$272.22	\$418.80
Health – Employee and/or Spouse Age 70	Single	\$30.58	\$56.78	\$87.36
	Family	\$74.33	\$138.03	\$212.36
Out of Province & Out of Country Travel <small>(component of Health)</small>	Single	\$0.56	\$1.04	\$1.60
	Family	\$1.08	\$2.02	\$3.10
Dental Plan	Single	\$14.97	\$27.81	\$42.78
	Family	\$42.06	\$78.12	\$120.18
Long Term Disability		1.95% of insured earnings	1.95% of insured earnings	3.90% of insured earnings

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