

# My Basic Life Benefit at Retirement – Cost Sharing to Age 65

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Health Association Nova Scotia is a not-for-profit, non-government, membership-based association with over 60 years' experience in delivering shared services. Serving over 130 health and health-related organizations from across Nova Scotia, we are dedicated to achieving service excellence through innovation, outstanding performance, and an exceptional customer experience. One of our core service offerings is Group Benefits Solutions. We provide a range of comprehensive and cost-effective employee benefits plans, designed to help protect plan members and their families.

This is a summary of the Health Association Nova Scotia Basic Life Plan at Retirement (cost sharing to Age 65).

For more detailed information, visit our website at [www.healthassociation.ns.ca/benefits](http://www.healthassociation.ns.ca/benefits) and select Retiree from the menu or contact us toll-free at 1-866-886-7246.

In the event of a discrepancy between this publication and the contracts, the contracts will prevail.

## ELIGIBILITY

### Who is eligible?

Employees retiring who will be in immediate receipt of a monthly unreduced pension benefit prior to age 55 or at age 55 and have at least 10 years of continuous service immediately prior to retirement.

## CONVERSION

### Can I convert the coverage amounts I lose?

When you have lost full coverage you have the option to convert to an individual policy without medical evidence provided you do so within 31 days from the date coverage is lost. Call Manulife Financial at 1-800-268-6195 for more information.

## COVERAGE

### What is covered?

If eligible you may continue coverage of two times salary up to \$100,000.

## CLAIMING

### Making a claim?

You may name a beneficiary(s) for your Life Insurance. To do so, you must complete a Health Association Nova Scotia Beneficiary Form giving the full name of the beneficiary(s), the person's relationship to you and the percentage amount allocation. If you do not name a beneficiary, your Life Insurance will be paid to your estate.

At the time of a claim, your beneficiary must contact Health Association Nova Scotia at 1-866-886-7246 to begin the claims process.

Life Insurance claims should be submitted within 12 months of the death. All completed forms and supporting documentation must be returned to Health Association Nova Scotia.

To find out more about your benefits, please visit  
[www.healthassociation.ns.ca/benefits/retirees](http://www.healthassociation.ns.ca/benefits/retirees)

### Questions?

If you have any questions about your benefits, contact Health Association Nova Scotia.

Group Benefits Solutions  
Health Association Nova Scotia  
2 Dartmouth Road, Bedford, Nova Scotia B4A 2K7  
Toll-free: 1-866-886-7246

More information about our benefits program is available at  
[www.healthassociation.ns.ca/benefits](http://www.healthassociation.ns.ca/benefits)

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