

# HANS Retiree Benefits Plan

## Summary

April 1, 2024

This benefits **summary** outlines your coverage as a retiree.

Please visit [www.healthassociation.ns.ca/benefits/retirees](http://www.healthassociation.ns.ca/benefits/retirees) for a detailed description of your benefits.

Retirees or spouses who are **OVER age 65** are **not covered** for prescription drugs under this plan effective the 1<sup>st</sup> day of the 65<sup>th</sup> birthday month. Residents of Nova Scotia may be eligible for prescription drug coverage under the Nova Scotia Seniors' Pharmacare Program.

## Health

<b>Provider</b>	Medavie Blue Cross
<b>Participation</b>	Optional coverage
<b>Eligibility</b>	You, your spouse, and your dependent children (must meet eligibility for Retiree Benefits)
<b>Termination age</b>	Drug coverage: For you: you reach age 65 For your spouse: your spouse reaches age 65 All other coverage:- No age limit
<b>Reimbursement</b>	
▪ Drugs (pay-direct) Under age 65 only	100%
– Eligible drugs	Managed Formulary, based on provider-approved list of eligible drug expenses (Prior authorization required for some drugs)  Certain categories are subject to Step Therapy requiring new patients to try cost effective first-line therapies first – for many conditions, such as high blood pressure, diabetes, gout, high cholesterol and depression.  Supplements Government Health Care Coverage  Payment for a specialty high cost drug may be reduced by financial assistance available under a Patient Support Program
– Co-payment	You pay the dispensing fee
– Out-of-pocket maximum	\$492 / family / calendar year
– Generic substitution	Limited to the cost of the least expensive interchangeable (usually generic) drug, unless medical basis for brand-name drug
– Pharmacy partnership	Arrangement Sobeys/Lawtons  Discounts will be automatic when using your Medavie pay-direct card at all participating pharmacies
– Diabetic supplies	Covered – including insulin pump supplies
– Glucose Monitoring Systems	For insulin dependent: continuous glucose monitoring (CGM) receivers, transmitters or sensors

– Weight Management Drugs	\$5,000 / calendar year, subject to prior authorization and annual re-qualification
– Fertility Drugs	\$15,000 lifetime maximum
– Sexual dysfunction Drugs	\$1,200 / calendar year
– Smoking cessation aids	\$500 / 24 months
– Vaccines	50%, \$500 lifetime maximum
– Allergy serums	100%
– Over the Counter Antihistamines (prescribed)	No coverage
– Gender Affirmation	\$6,500 / calendar year with a \$20,000 lifetime maximum. This benefit provides supplemental coverage to government funded programs.
▪ Vision Care	100%
– Eye exams	Once / 2 calendar years for adults (Once / calendar year for participants under age 21)
– Maximum	Covered to the provider's Reasonable & Customary Limit
– Frames, Lenses, Laser-eye surgery	\$345/ 2 calendar years for frames and lenses (every calendar year for participants under age 21) Includes Laser-eye surgery Provider direct claims submission
▪ Ambulance	100% \$1,000 / calendar year
▪ Hospital	100%
– Accommodations	Private/semi-private room
▪ Paramedical practitioners	100%
– Mental health practitioners	Combined maximum of \$1,800 / calendar year Includes: Counselling therapist, psychoeducator, 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	100%
– Nursing and personal care services	\$10,000 / calendar year
– Accidental dental	Covered
– Foot Care	\$25 maximum per visit up to \$300 / calendar year

– Other diabetic equipment	Covered, including insulin pumps
– Hearing aids	\$1,000 / ear / 3 consecutive years, includes batteries and repairs
– Orthopedic shoes and supplies	\$200 / calendar year (\$300 for dependents under age 21)
– Orthotics	\$300 / 3 calendar years (\$400 for dependents under age 21)
– Durable medical equipment	<p>Durable Medical equipment: the rental or, when approved by Medavie Blue Cross, purchase of:</p> <ul style="list-style-type: none"> <li>– manual or electric wheelchair, including cushions and inserts;</li> <li>– manual or electric hospital bed, including mattress &amp; safety side rails;</li> <li>– equipment for the administration of oxygen, nebulizer, percussor, suction pump, bi-level positive air pressure (BiPAP), continuous positive airway pressure (CPAP) and ventilator;</li> <li>– BiPAP and CPAP supplies to a maximum of \$150 per calendar year;</li> <li>– insulin pump for the Treatment of type 1 diabetes;</li> <li>– compression pump, traction equipment; and</li> <li>– patient lifter.</li> </ul> <p>The purchase of durable medical equipment requires pre-approval from Blue Cross, otherwise it may be ineligible for payment in whole or in part.</p>
– Medical supplies	<p>Medical Supplies: includes but not limited to</p> <ul style="list-style-type: none"> <li>– insulin pumps, compression pumps, continuous passive motion machines up to a maximum of \$4,500 every 5 consecutive calendar years or rental cost up to a maximum of \$450 per 5 consecutive calendar months,</li> <li>– TENS machines to a maximum of \$300 in 5 consecutive calendar years, and</li> <li>– medicated dressings &amp; burn garments up to a maximum of \$500 per calendar year</li> </ul>

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

## Life Insurance

Life insurance coverage is provided by Manulife

### Retired after July 1, 2004

Once you retiree, and you opt to continue, you are subject to a reduction schedule.

#### (Under Age 65)

Your original life insurance amount reduces 20% each year of retirement if you opt to continue coverage.

Year 1 – 80%; Year 2 – 60%; Year 3 – 40%; Year 4 – 20%; Year 5 – Zero

#### (Over Age 65)

If you retire between ages 65 and 70 and you opt to continue coverage, your coverage at retirement reduces to the amount you would have had if you had retired at age 65. In no event will coverage extend past age 70.

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.

## Costs

Total Monthly Premium Costs are available on our website. Please visit [www.healthassociation.ns.ca](http://www.healthassociation.ns.ca) and select the Benefits Plan Member Information button and select Benefits Costs from the MORE side menu.

## Contact Us

Please contact Health Association Nova Scotia, Group Benefits Solutions, at our toll free number **1-866-886-7246**.

- When your contact information changes, contact us to update your address and/or phone number;
- When you have a question regarding your benefit entitlements;
- Would like to change the name of your beneficiary, or
- Have any other questions or concerns related to your benefits coverage.

For more information on benefits, please visit [www.healthassociation.ns.ca](http://www.healthassociation.ns.ca) and select the **Benefits Plan Member Information** button and select **Retiree** from the MORE side menu.

*This retiree benefits summary replaces any previous versions. Health Association Nova Scotia reserves the right to review the retiree 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 Retiree Health Association Nova Scotia Group Benefits Plan. In the case of a discrepancy, the contracts will prevail.*