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Lifetime Cost Sharing Retiree Benefits Plan Summary

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

Please visit 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 1st day of the 65th birthday month. Residents of Nova Scotia may be eligible for prescription drug coverage under the Nova Scotia Seniors' Pharmacare Program.

Health

Provider	Medavie Blue Cross
Participation	Optional coverage
Eligibility	You, your spouse, and your dependent children (must meet Eligibility for Retiree Benefits)
Termination age	Drug coverage: For you: you reach age 65 For your spouse: your spouse reaches age 65 All other coverage: No age limit
Reimbursement	
▪ Drugs (pay-direct)	100%
– Eligible drugs	Managed Formulary, based on provider-approved list of eligible drug expenses (Prior authorization required for some drugs) Supplements Government Health Care Coverage
– 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 with Sobeys/Lawtons Prescription Drug Discounts will be automatic when using your Medavie pay-direct card at all participating pharmacies
– Weight Management Drug	Not Covered
– Fertility Drugs	Not Covered

– Sexual dysfunction drugs	\$250 / calendar year
– Smoking cessation aids	Not Covered
– Injectable Vitamins	Included
– Vaccines	Not Covered
– Allergy serums	\$50 deductible / person / calendar year (maximum \$150 / family) Antihistamines and Allergy Serums - 100% to a maximum of \$1,000 / person / calendar year
– Over the Counter Antihistamines (prescribed)	
– 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	\$95 / 2 calendar years (Once / calendar year for participants under age 21)
– Frames, Lenses, Laser-eye surgery	\$345 / 2 calendar years (every calendar year for participants under age 21) Includes Laser-eye surgery
▪ Ambulance	100%
▪ Hospital	100%
– Accommodations	Semi-private room
▪ Paramedical practitioners	100%
– All practitioners	\$500 / practitioner / calendar year Includes: Acupuncturist, chiropractor, chiropodist or podiatrist, homeopath, massage therapist, naturopath, occupational therapist, osteopath, physiotherapist, psychologist, speech therapist
▪ Extended Health Benefits	100%
– Nursing and personal care	\$10,000 / calendar year
– Accidental dental	Covered
– Diabetic supplies	Covered – including insulin pump supplies
– Other diabetic equipment	Covered, including insulin pumps
– Hearing aids	\$600 / 3 calendar years (each ear), includes repairs, excludes batteries
– Orthopedic shoes and supplies	\$150 / 24 consecutive months (every 12 months for dependent child(ren) under age 21)
– Orthotics	\$150 / 24 consecutive years (every 12 months for dependent child(ren) under age 21)
Note: most expenses are reimbursed based on the insurer's assessment of reasonable and customary fees. Reasonable and customary fees may vary slightly between insurers.	

Life Insurance

Life insurance coverage is provided by Manulife. If eligible you may continue coverage up to \$100,000 until age 65.

Costs

Total Monthly Premium Costs are available on our website. Please visit 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 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