

EMPLOYEE HEALTH PLAN: YEAR IN REVIEW

We regularly review our benefits programs to ensure they are market competitive and offer valuable, yet cost-effective coverage to our plan members. This involves a detailed analysis of plan usage trends to ensure that annual premium rates are adequate to pay expected claims and expenses in the coming year. We are pleased to share this information with you - our valued plan members - so that you can see how your premium dollars are spent, understand trends in claims costs, and learn some valuable tips for saving on out-of-pocket costs while also keeping our plan affordable and competitive.

This year, membership in our health plan grew by almost 5%, and costs for claims in many categories grew as well. But, due to effective planning and management of your plan, we are able to maintain stability in your premium costs for 2026 - and in many cases you will actually pay less!

EMPLOYEES AND FAMILIES - WE'VE GOT YOU COVERED

EMPLOYEES WITH SINGLE HEALTH COVERAGE 17,321

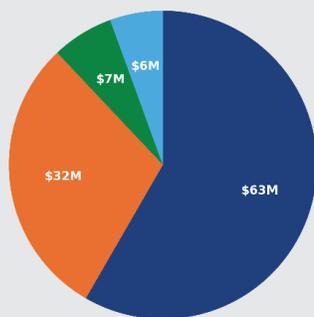
EMPLOYEES WITH FAMILY HEALTH COVERAGE 19,261

TOTAL EMPLOYEES COVERED **36,582**

TOTAL FAMILY MEMBERS COVERED **43,173**

HOW ARE YOUR CLAIMS DOLLARS SPENT?

CLAIMS EXPENSE BY CATEGORY IN \$M



TOTAL CLAIMS EXPENSE
IN 2025 - **\$108M**

\$63M

Prescription drugs



Prescription drug costs in our plan increased 17% over the prior plan year.



\$32M

Mental Health and Paramedical practitioners including physiotherapy, chiropractic and massage



Paramedical costs increased 15% over the prior year.

\$7M

Vision care including eye exams, glasses and contact lenses



Vision care costs increased 17% over the prior year.



\$6M

All other extended health claims

All other extended health categories combined increased 1% since last year. (e.g. hospital care, prosthetics, and devices, etc.)

TOTAL AVERAGE ANNUAL CLAIMS PER EMPLOYEE

TOTAL PLAN: **\$3,052**



DRUGS ONLY: **\$1,760**



PARAMEDICAL ONLY: **\$928**



VISION CARE & OTHER SERVICES: **\$363**

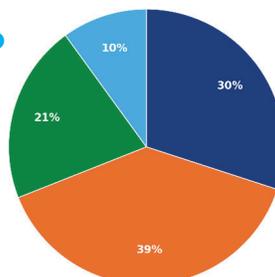
PARAMEDICAL CLAIMS BREAKDOWN

10%

Other

21%

Chiro/Physio



30%

Mental Health

39%

Massage

DID YOU KNOW?

PARAMEDICAL COSTS INCREASED 15% IN THE LAST YEAR

COST DRIVERS



SPECIALTY DRUGS

The high cost of specialty drugs, which include medications typically used to treat complex or chronic conditions, such as cancer, multiple sclerosis, or rheumatoid arthritis.



HEALTH CARE COSTS

The rising costs of health care, which are driven by the prevalence of chronic disease, an aging population, administrative costs and other factors.



PARAMEDICAL UTILIZATIONS

Increased utilization of paramedical services - more practitioner visits, which increased the cost of paramedical spending under the plan by almost \$4 million over the prior plan year.

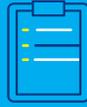


INFLATION

Inflationary pressures impacting the broader economy and driving the general prices of goods and services.

CALL TO ACTION!

BE AWARE OF YOUR PLAN



IN THE CURRENT ECONOMY, WE ARE SEEING HIGHER COST OF LIVING EXPENSES IN NEARLY EVERY CATEGORY. FORTUNATELY, YOUR EXTENDED HEALTH PLAN FEATURES MINIMAL OUT-OF-POCKET (CO-PAY) COSTS TO YOU, THE PLAN MEMBER. HOWEVER, THERE ARE A FEW SIMPLE WAYS YOU CAN FURTHER MANAGE EXTENDED HEALTH COSTS, **WHICH WILL NOT ONLY SAVE YOU MONEY, BUT WILL ALSO CONTRIBUTE TO THE GOOD HEALTH OF OUR BENEFITS PROGRAM.**

EXPLORE VIRTUAL RESOURCES



TO SAVE ON MILEAGE AND GET FASTER ACCESS TO HEALTHCARE ADVICE, VIRTUALCARENS PROVIDES ACCESS TO A PRIMARY CARE PROVIDER (FAMILY DOCTOR OR NURSE PRACTITIONER).

FOR MORE INFORMATION, VISIT:
WWW.NSHEALTH.CA/VIRTUAL-CARE

BE PROACTIVE IN MANAGING YOUR HEALTH



INVESTING IN PREVENTIVE CARE AND WELLNESS PROGRAMS CAN REDUCE RISK OF CHRONIC DISEASE AND PROMOTE BETTER MENTAL HEALTH. YOUR WORKPLACE MAY HAVE ADDITIONAL PROGRAMS AND RESOURCES SUCH AS WELLNESS ACCOUNTS OR EFAP SUPPORTS TO GUIDE YOUR HEALTH JOURNEY.

DENTAL SERVICE COSTS CAN VARY FROM CLINIC TO CLINIC

ALWAYS REQUEST A PRE-DETERMINATION ON DENTAL SERVICES SO THAT YOU KNOW EXACTLY WHAT IS COVERED BY THE PLANS

USE OUR PREFERRED PROVIDERS FOR LOWER

OUT OF POCKET COSTS AND ADDITIONAL DISCOUNTS ON IN STORE PURCHASES

READ MORE ABOUT OUR PARTNERSHIPS WITH LAWTON'S AND SOBEYS PHARMACIES:
[HTTPS://HEALTHASSOCIATION.NS.CA/BENEFITS/PHARMACY-PARTNERSHIPS/](https://healthassociation.ns.ca/benefits/pharmacy-partnerships/)



PLAN AHEAD TALK TO YOUR PRESCRIBER

TO SEE IF A 90-DAY SUPPLY OF LONG-TERM PRESCRIPTIONS CAN BE ORDERED. YOU'LL SAVE MONEY ON DISPENSING FEES!



WHAT ARE WE DOING TO KEEP COSTS DOWN?



HANS Group Benefits Solutions Service and the Provincial Group Benefits Advisory Committee work closely with experts in the Benefits field to manage your plan through:

- Careful financial planning and management of plan reserves
- Education on best practices and trends
- Leveraging our buying power for better prices and lower fees
- Reducing waste and low value spending
- Promoting healthy outcomes for members
- Promoting the use of generic medications, where available, that provide equal health benefits while saving the plan - and the members - money.

Due to these efforts, we are very pleased that the April 1, 2026, renewal brings minimal changes to the premium you'll pay, and in some cases you will actually pay less!



FOR MORE INFORMATION PLEASE CONTACT US:

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