

**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, 2026		
		Employee	Employer	Total
<b>Basic Life</b>		\$0.028/\$1,000	\$0.052/\$1,000	\$0.08/\$1,000
<b>Basic Dependent Life</b>		\$0.63/per family	\$1.17/per family	\$1.80/per family
<b>Health</b>	Single	\$55.82	\$103.68	\$159.50
	Two person: 1 over/1 under 70	\$86.55	\$160.73	\$247.28
	Family	\$147.94	\$274.76	\$422.70
<b>Health – Employee and/or Spouse Age 70</b>	Single	\$30.72	\$57.06	\$87.78
	Family	\$74.04	\$137.50	\$211.54
<b>Out of Province &amp; Out of Country Travel</b> <small>(component of Health)</small>	Single	\$0.62	\$1.14	\$1.76
	Family	\$1.18	\$2.18	\$3.36
<b>Dental Plan</b>	Single	\$13.04	\$24.22	\$37.26
	Family	\$40.44	\$75.10	\$115.54
<b>Long Term Disability</b>		1.95% of insured earnings	1.95% of insured earnings	3.90% of insured earnings

ELCC – 2026-2027 - 04/2026