



Early Learning and Child Care Sector

Preparing for your Maternity Leave of Absence

As you prepare for your Maternity/ Pregnancy, Parental, Adoption Leave

- When you are nearing the date of your leave, you will need to complete **Form #76 Application for Continuation of Benefits During A Maternity/Pregnancy, Parental, Adoption Leave.**
- You can continue your Health, Dental and Basic Life Insurance benefits during your maternity leave up to 18 months. You have the option to maintain Long Term Disability (LTD) benefits for 24 months.
- Coverage will be cancelled effective the start of the leave unless a completed leave form is received. Employees have 31 days from the start of their leave to submit the leave form if they wish to continue benefits during the leave period.
- If you wish to make any changes to your leave, please contact us for a new form.

When the baby is born

- If you are already enrolled in **family** Health and Dental, please contact us to add your child.
- If you are already enrolled in **single** health benefits, you can change to family coverage without having to provide medical evidence, as long as you apply within 60 days of the birth of your child or within 60 days from your return to work.
- If you lose coverage under your spouse's health plan, you must apply within 60 days from the date of coverage loss.
- If you wish to change your beneficiary please contact us for an electronic change form. *If a beneficiary is under age 19 please name a trustee; if you do not the Nova Scotia Public Trustee will be appointed.*
- **Note: For any changes, please contact us for an electronic change form.**

When you return to work


Health/Travel - Health and Travel will reinstate the first of the month following your return work. If you are already enrolled in single health benefits, you can change to family coverage without having to provide medical evidence if you apply within 60 days from your return to work date.

Dental - Dental will reinstate the first of the month following your return to work. If you are already enrolled in single dental benefits, you can change to family coverage without your dependents having any late restrictions if you apply within 60 days from your return to work date.

Long Term Disability (LTD) - If you did not continue LTD coverage during your leave, it will be reinstated once you have returned to work. If you opted out of LTD longer than 24 months, you will be subject to the Pre-Existing Condition limitation (any disability commencing within the first 12 months of your return to work will not be covered if the disability is caused or contributed to by, or is a consequence of, illness or injury for which you received medical care, treatment or services, or took any prescribed medications at any time during the 90 day period prior to returning to work and becoming covered under the plan).

Basic/Dependent Life - Basic and Dependent Life will be reinstated once you return to work. If you opted out of this benefit for longer than 12 months, you will have a three month waiting period before coverage begins.

If you would like to reapply or make any changes to your benefits, limitations to certain benefits may apply based on your eligibility/plan design. **Please contact Group Benefits Solutions, for an electronic change form** (see contact information below),



If you have questions about your benefits or need assistance,
please contact Group Benefits Solutions, Health Association Nova Scotia
at 1-866-886-7246, Option 2; or ecbenefits@healthassociation.ns.ca

For HANS Benefits information visit www.healthassociation.ns.ca/benefits/early-childhood-educators/