

A young man with short dark hair and a beard, wearing a blue denim shirt over a white t-shirt, is sitting at a desk. He is looking down at a laptop, holding a blue pen over an open notebook. The background is a blurred office or classroom setting with other people and desks.

# Benefits at NSCC

NSCCAU

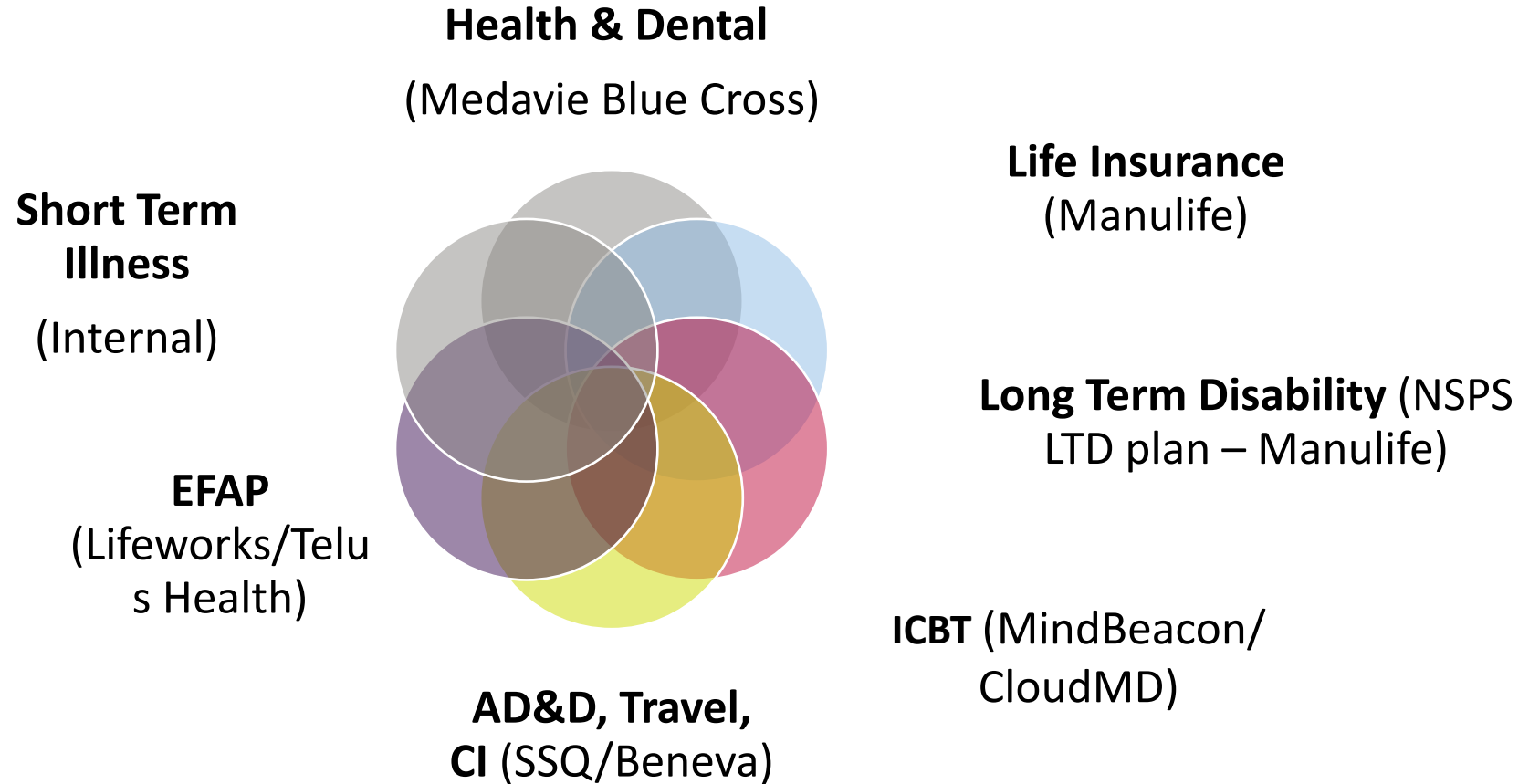
May 24, 2023

**nscc**

# Today's Discussion

- Service Providers
- Benefits Highlights
- Resources and Reminders

# Your Benefits



- Enrolments, changes, questions about your benefits: [Campus Employee Services Advisors \(ESA\)](#)

# Your Benefits: Eligibility

You must have provincial plan coverage.

Life, AD&D, Dependent Life and Disability are mandatory for all eligible employees

You must enroll your eligible family members to the plan **within 31 days of your date of hire or date of life event.**

- Your legally married spouse
- Your common-law partner (12 months co-habitation)
- Your children who are your biological children, stepchildren residing with the employee, adopted children or children for whom you have legal custody (up to age 21 or 27 if a full-time student at an accredited school, college or university).

You must have Health and Dental benefits through the NSCCAU plan or a comparable plan.

- If you are enrolled in a comparable plan, you may waive Health &/or Dental **by providing proof of comparable coverage within 31 days of your date of hire.**
- If you lose the comparable health/dental coverage, you may enrol in the NSCCAU plan, **by providing proof of loss of coverage within 31 days of the loss.**

The logo for NSCC (Newfoundland and Labrador Social Credit Party) is located in the bottom right corner. It consists of the lowercase letters "nsc" in a bold, blue, sans-serif font, followed by "cc" in a smaller, blue, sans-serif font.

# Your Benefits: Making Changes

**If you experience a qualified life event, please contact your campus Employee Services Advisor within 31 days.**

If you do not, your dependent(s) may be subject to medical underwriting, which may result in restricted coverage under the plan.

- Following are examples of the most common qualified life events:
  - Marriage or divorce
  - Reaching co-habitation period for common-law status
  - Birth or adoption of a child
  - Child reaching the maximum age limit
  - Death of a spouse, common-law partner or child
  - You or your spouse losing coverage under external benefits plan

# Benefits Links on Connect

- Employee Health and Wellness
  - ◆ [Employee Health and Wellness \(sharepoint.com\)](#)
- ★ ▪ Faculty & Professional Support
  - ◆ *Benefit Summaries, Guides, Videos, Booklets and More!*
    - [Faculty and Professional Support Group Benefits \(sharepoint.com\)](#)
- [Short term illness support \(sharepoint.com\)](#)
- [Long-Term Disability \(Nova Scotia Public Service LTD Plan\) \(sharepoint.com\)](#)
- Employee & Family Assistance Program (EFAP)
  - ◆ [Access employee and family assistance support \(EFAP\) \(sharepoint.com\)](#)
- MindBeacon
  - ◆ [MindBeacon \(sharepoint.com\)](#)
- Valuable Extras
  - ◆ [Valuable Extras - Beyond the Basics \(sharepoint.com\)](#)
- Pension Plan & Retiree Benefits
  - ◆ [Pension plans & retiree benefits \(sharepoint.com\)](#)
- Retirement Guidelines
  - ◆ [retirement-guidelines.pdf \(sharepoint.com\)](#)
- Retiree benefits page (access for retirees):
  - ◆ [NSCC retiree benefits | NSCC](#)

# Health Insurance (Medavie Blue Cross)

## Hospital

100% coverage

- Semi-private room

## Drug coverage

- Prescription requiring
- Life sustaining OTC medications
- 100% of prescription drug costs minus a \$5 deductible

# Health Insurance (Medavie Blue Cross)

## Vision Care 80% coverage

- Exams (1/24 months members over age 21)
- Frames/lenses/glasses, Laser eye surgery (\$150/24 months members over age 21)

## Extended Health Benefits 80% coverage

- Paramedical Practitioners: 80% coverage to a maximum of 20 visits per year, except Physiotherapists which is unlimited visits.
- Reimbursement per visit is limited to usual, customary and reasonable charges.
- Psychologist: \$140/visit, Social Worker: \$95/visit, Registered Counsellor: \$95/visit (maximum of 20 visits combined per year),
- Physiotherapist, Chiropractor, Naturopath, Acupuncturist, Osteopath, Chiropodist/Podiatrist, Speech Therapist, Occupational Therapist, Massage Therapist
- Medical equipment & supplies



# Drug Coverage (Medavie Blue Cross)

## Medication Advisory Panel (MAP)

- Comprised of internal and external specialists, to review new drugs entering the market for efficacy and cost, ensuring that members have access to the best medications available while keeping the benefit plans sustainable.
- MAP reviews the drugs and determines whether they will add them to their covered drug lists.
- It is possible that MAP will decline a new drug on the market, and as a result, Blue Cross will not add to their drug plans.

## Special Authorization or Prior Authorization

- a pre-approval process that helps insurers determine if certain prescription drugs will be reimbursed under the benefit plan.
- Most drugs that require prior authorization are considered high-cost specialty drugs.

<https://www.medaviebc.ca/en/members/your-coverage/prior-authorization-requests>

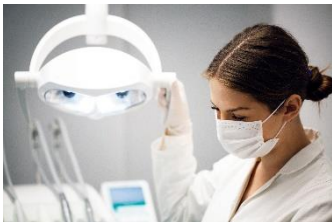
# Dental Insurance (Medavie Blue Cross)

## Basic Services

80%; every 12 months

Cleanings

Exams



## Major Restorative

60%, varied frequency

Surgery

Crowns

Dentures



## Prosthodontics

50% coverage, varied frequency

Dental Implants  
(1 tooth/ 10 calendar years)

## Orthodontics

50% coverage

Braces

\$2,000/lifetime



Dental maximums: Unlimited for basic services, \$1,500 per calendar year for major services, \$1,500 per 5 calendar years for prosthodontics, \$2,000 per lifetime for orthodontics

# Lawtons Card (Medavie Blue Cross)

Lawtons Loyalty Card  
(partnered with Blue Cross)

- Employees and their eligible dependents save up to a \$3 coordination of benefit deduction from co-pay per prescription processed through Lawtons or Sobeys Pharmacy
- Lawtons Front Store Purchase Program. employee and eligible dependents to a discount on front store purchases intended for personal use Some conditions apply

[Valuable Extras - Beyond the Basics \(sharepoint.com\)](#)

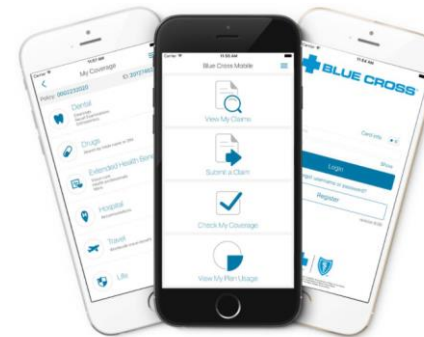
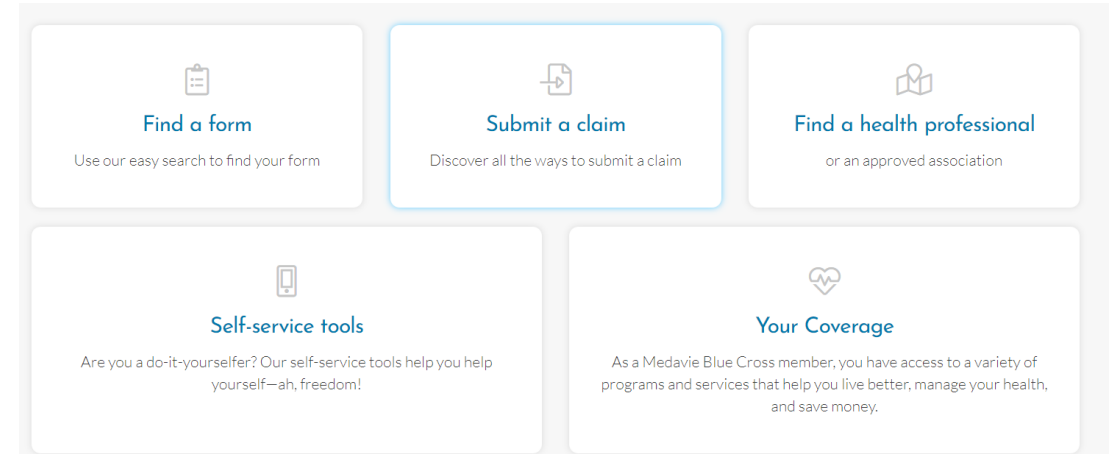
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# Medavie Blue Cross

[Blue Cross Plan Member Site](#)

[Blue Cross Mobile App](#)

- View benefits summary
- Check eligibility of claim items
- Review your claims history
- Access an electronic ID card
- Set up direct deposit for claims
- Submit claims online
- Find an approved service provider
- .....and more!



**Medavie Blue Cross Mobile** 12+  
Medavie Mobile  
#12 in Medical  
★★★★ 4.7 • 58.5K Ratings  
Free

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# Travel (SSQ Insurance (Beneva))

Automatically enrolled when enrolled for health coverage with NSCC

Unforeseen and unexpected emergencies while traveling

- Medical Hospitalization Ambulance Nursing Care Drugs & Medicine • Emergency Dental Treatment • Evacuation • Repatriation • Family Transportation and Accommodation • Return of Vehicle • Rental Expense • Hotel Convalescence • Referral Services outside of Canada

Remember to bring your SSQ travel card



- [Personal group travel insurance \(sharepoint.com\)](https://sharepoint.com)
- <https://travel.gc.ca/travelling/advisories>

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# Life Insurance (Manulife)

## Basic Life

- Flat \$50,000 benefit
  - Reduces to \$10,000 at age 70
- Payable to your designated beneficiary(ies) in event of your death

## Dependent Life

- Death of spouse (\$3,000) or dependent child (\$1,500)
- Benefit payable to you



### Reminder!

Review your beneficiary designation(s) on a regular basis to ensure it reflects your wishes  
If the event of your death, the insurer will pay benefit to the **most recent** designation on file

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# AD&D Insurance (SSQ/Beneva)

- Principal sum matches your basic life benefit
- Benefits for accidental death (to your beneficiary – same as basic life insurance)
- % of principal sum benefits for loss of or loss of use of limbs, eyesight, etc.
- Additional benefits such as rehabilitation, education benefit, etc.
- [Accidental death and dismemberment \(sharepoint.com\)](https://sharepoint.com)

# Disability (Income Protection)

## Short term illness/disability

- Refer to collective agreement
- Sherri Butler, Health & Disability Coordinator, [sherri.butler@nsc.ca](mailto:sherri.butler@nsc.ca)
  - <https://nsc.sharepoint.com/services/Pages/Short-term-illness-support.aspx>
  - Lifeworks – claims administrator support

## Long Term Disability

- Province of NS plan [NSPS LTD Plan](#)
- If LTD claim approved:
  - Bi-weekly benefit if totally disabled
  - LTD premiums waived
  - [Long-Term Disability \(Nova Scotia Public Service LTD Plan\) \(sharepoint.com\)](#)



# Optional Insurance Benefits

## Optional Life Insurance (Manulife) (employee & spouse)

- New employees: \$30,000 with no medical questionnaire if apply within 31 days of hire (employee only)
- Available in units of \$10,000
- Maximum \$300,000
- Medical Questionnaire & insurer approval required
- Employee pays 100% of premiums

## Critical Illness (SSQ/Beneva) (employee, spouse, dependent children)

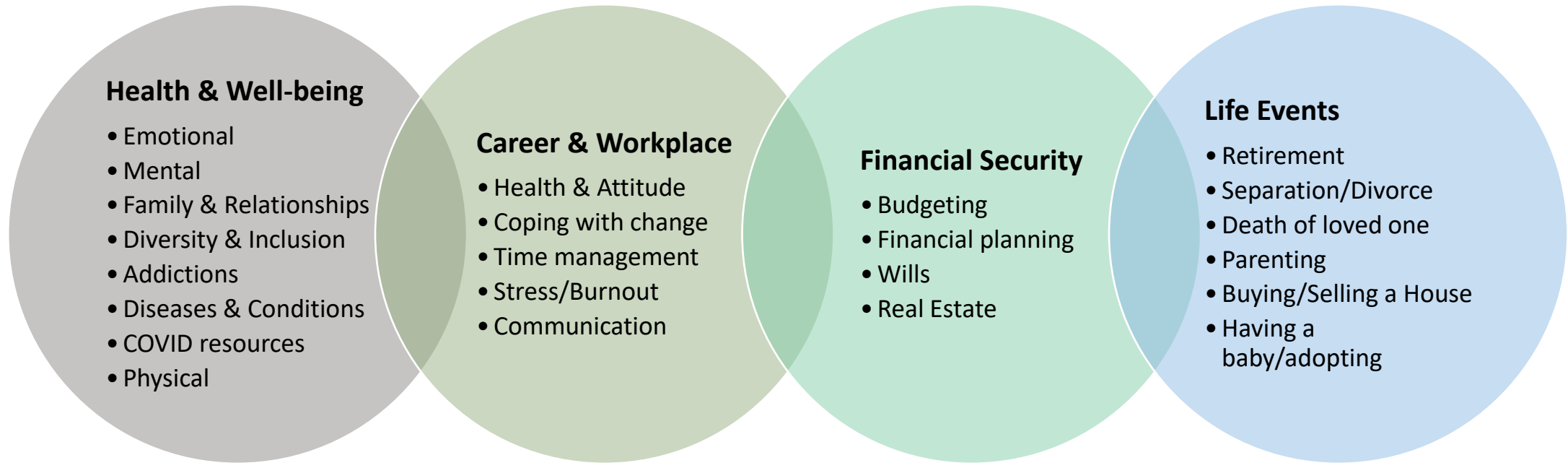
- New employees: \$50,000 with no medical questionnaire if apply within 31 days of hire
- Available in units of \$10,000 to max \$150,000
- Application and SSQ approval required
- Employee and/or spouse must have CI coverage in order to have dependent child coverage
- Employee pays 100% of premium

## Voluntary AD&D (SSQ/Beneva)

- Employee Only: Available in units of \$10,000 up to \$300,000
- Employee and Family: Available in units of \$10,000 up to \$300,000
- Reduces to \$100,000 at age 70 and ends at age 75
- Employee pays 100% of premiums

# Employee & Family Assistance (EFAP)

**Lifeworks (Telus Health)** Confidential support 24 hours a day, 7 days a week



Lifeworks

tel:1-844-671-3327 or <https://www.workhealthlife.com/>



# Internet based counselling services

## MindBeacon (Cloud MD)

Cognitive Behavioural Therapy (CBT) is a form of psychological treatment that has been demonstrated to be effective for a range of mental health concerns.



Accessing MindBeacon support is easy

- 🌐 Access to MindBeacon's Virtual Mental Health Clinic offering a full complement of mental health supports
- 🏠 Evidence-based, high-quality care that can be accessed from anywhere
- 📰 Free mental health wellness content including our e-newsletter, articles and online events.
- 🕒 Unlimited access to your account including therapist messages, content and more.

[Sign Up](#)

- MindBeacon's guided CBT is provided as a digital/internet format, for non-urgent mild to moderate support.
  - Not "live" therapy but allows you to experience CBT at your own pace and schedule with a dedicated therapist guiding you throughout your digital program.
  - Includes readings and exercises that have been developed by clinical experts
  - You can access the program when and where it suits you.
- MindBeacon also includes a peer-to-peer support tool, and education material and monthly webinars.
- You must access this through the NSCC landing page at:

[Nova Scotia Community College \(NSCC\) \(mindbeacon.com\)](https://mindbeacon.com)

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# Reminders

Check your benefits information: [Access Employee Self-Serve \(sharepoint.com\)](#)

Review your Beneficiary Designations

Life Events - 31 days is key!

- Adding a new dependent (spouse, child)
- Separation/divorce – removing a spouse
- Etc.

Pension Plan

- Notify the [Nova Scotia Pension Services Corporation](#) directly
  - for any changes to your spousal relationship status or the name and date of birth of your spouse or common-law partner.

*This benefits summary is provided for information purposes only. In the event of any discrepancies, the group insurance policies govern actual benefits coverage.*

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# Thank you!

Carolyn Curran, Group Benefits Consultant

Pam Kennedy, Manager, Payroll and Benefits

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# Nova Scotia. We're all over that.

