



BENEFITS eGUIDE

July 1

Welcome

Your benefits are an important part of your overall compensation. In addition, we want to ensure your benefits meet your current needs and grow with you as those needs change over time. That is why we are proud to offer a flexible benefits plan. A flexible benefit plan allows you to choose from a comprehensive suite of benefits, creating a portfolio unique to you. This guide provides highlights of your benefits. Please read it carefully, along with any supplemental materials you may receive.

Eligibility

Coverage begins at the start of the employee's contract. You must have provincial plan coverage (or special temporary replacement coverage) in place to be eligible for the benefit plan. You must also enroll your eligible family members under the plan. Eligible family members include:

- ▶ Your legally married spouse
- ▶ Your common-law partner
- ▶ Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply)
- ▶ Disabled children who reach the age limit and who meet certain criteria may continue on your health coverage

If you are enrolled in a spouse's plan and decide to waive health and dental benefits, you must still be enrolled in pooled benefits, including life and disability insurance.

When Coverage Begins

- ▶ **New Hires:** You must complete the enrollment process within 31 days of your date of hire. If you enroll on time, coverage is effective on your contract start date.

If you fail to enroll on time, you may be subject to medical underwriting (which can result in restricted or declined coverage).

Making Changes

If you experience a qualified life event, please contact Human Resources. If you do not, your dependent(s) will 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
- ▶ Spouse losing coverage under external benefits plan

Be prepared to show documentation of the event, such as a marriage license, birth certificate or divorce decree.

Inside

Health Care
Dental Care
Critical Illness
Spending Accounts

Life and AD&D
Insurance

Disability Insurance

Employee Assistance
Program (EAP)

Valuable Extras

Retirement Plan

Cost of Benefits

Contact Information

Enrollment

Completed enrolment forms to be sent to HR for processing.

Health Care

We are proud to provide you health care through Medavie Blue Cross. This plan covers what your provincial health plan does not, including prescription drugs outside of a hospital, paramedical practitioners, medical services and supplies and vision care.

Enrollment in a provincial health plan is a requirement to be eligible for reimbursement of supplemental medical expenses under this plan.

The chart below provides an overview of the plan.

Coordination of Benefits

If your spouse also has coverage, submit your own claims through your plan first and have your spouse submit claims through their plan first.

You can submit any leftover amounts to each other's plan to maximize your coverage. You must wait for the Explanation of Benefits (EOB) to be produced prior to coordinating your benefits. The EOB is a document that shows how much of a claim was actually paid along with any amounts that were not paid out.

For any children on the plan, submit their claims through the plan of the parent whose birth date comes first in the calendar year (for example, if you were born in March and your spouse in December, submit the children's claims through your plan first).

Key Benefits	Coverage
Prescription Drugs	Plan pays 100% of eligible prescription drug cost minus a \$5 co-fee (pay direct drug card)
Paramedical Services	\$25 payable per visit to a max of 20 visits per licensed practitioner per calendar year Includes the following practitioners: Licensed clinical psychologist, speech therapist, occupational therapist, osteopath, chiropractor, chiropodist/podiatrist, masseur & naturopath
Hospital Coverage	100% coverage for semi private accommodation
Medical Services & Supplies Coverage	90% of eligible expenses coverage; \$5,000 payable in a lifetime
Private Duty Nursing	\$10,000 per 12 months per condition
Emergency Out-of-Country Medical Coverage	100% coverage; up to a lifetime maximum of \$1,000,000; 180 days travel limit Please remember to print your travel cards before traveling and call the number indicated if you encounter an emergency health situation.
Vision Care	
Eye Exam	1 exam every 2 years
Materials	\$250 every 2 years for glasses and contact lenses
Benefit Duration	
Termination Age	Prescription drug coverage terminates at 65, all other health benefits remain eligible while actively employed
Survivor Benefit	Terminates at age 65; 100% premium payable by surviving spouse

For further details, consult the plan booklet.

Dental Care

Keeping those pearly whites healthy is easy with your Medavie Blue Cross dental benefit.

A recall period is the amount of time between visits when the dentist meets with you to assess your oral health. If you go for checkups more frequently than the recall period below, you will not be covered.

Pre-Determination Limit

Before incurring any large dental expenses or beginning any orthodontic treatment, ask your dentist's office to complete a treatment plan and submit it to **Medavie Blue Cross**. **Medavie Blue Cross** will calculate the benefits payable for the proposed treatment, so you will know in advance the approximate portion of the cost you will have to pay.

Key Dental Benefits	Coverage
Deductible (per calendar year)	
Individual / Family	None / None
Benefit Maximum (per calendar year; basic and major services combined)	
Per Individual	None
Covered Services	
Recall Period	Once per calendar year
Basic Services (exams, X-rays, cleanings, fillings and simple extractions)	80% coverage
Major Services (crowns, bridges and dentures)	75% coverage
Orthodontia (dependent child only, under age 18)	75%; \$3,000 lifetime maximum
Benefit Duration	
Termination Age	Retirement

For further details, consult the plan booklet.

Critical Illness

With critical illness insurance, if you are diagnosed with a covered condition, you'll receive a lump-sum benefit of \$10,000 minimum, in units of \$10,000, to a maximum of \$ 150,000 for Employee and Spouse; \$10,000 minimum, in units of \$10,000, up to a maximum amount of \$25,000 for Dependent Child that you can use however you like, including to help pay for: treatment (e.g. experimental), prescriptions, travel, increased living expenses and more. Payments made to you are non-taxable.

Critical illness coverage, provided through SSQ Insurance, is available to you at an affordable group rate. Coverage is also available for your dependents.



Spending Account

Giving you flexibility, we provide you a health spending account, administered through Medavie Blue Cross. Annual HSA deposits are made July 1st. This account covers qualifying health and wellness expenses incurred by you, your spouse and dependent children.

Health Spending Account (HSA)

Your HSA allows you to pay for health and dental expenses that are not covered under your group benefit or provincial health plan. Your HSA is a non-taxable benefit. Some eligible expenses include:

- ▶ Coinsurance
- ▶ Deductibles
- ▶ Prescription drugs
- ▶ Eye exams/eyeglasses
- ▶ LASIK eye surgery
- ▶ Massage therapy
- ▶ Dental work
- ▶ Orthodontia

For a complete list of approved expenses, visit the Canada Revenue Agency website.



Spending Account Rules

YOU MUST ENROLL EACH YEAR TO PARTICIPATE.

Health Spending Account: Unused funds from one year can carry over to the following year. Due to CRA regulations, these funds must be used within the second year. Unused funds after the second year will **NOT** be returned to you or carried over to the following year.

You can incur expenses through June 30, and must file claims by August 29.

Life and AD&D Insurance

Life insurance provides your named beneficiary/ies with a benefit in the event of your death.

Accidental death and dismemberment (AD&D) insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot or eye). In the event that your death occurs due to a covered accident, both the life and the AD&D benefit would be payable.

Remember to make sure your beneficiary information is accurate by contacting the HR Office if you have any life changes. If you do not have a designated beneficiary your life insurance and AD&D benefit will be paid to your estate.

Basic Life/AD&D (Employee-paid)

Coverage	
Employee	Coverage is up to 6 times your salary maximum of \$200,000 based on your age.
Termination Age	Earlier of age 76 or retirement

Optional Life (Employee-paid)

If you determine you need more than the basic coverage, you may purchase additional coverage through Manulife for yourself and your eligible family members.

Coverage		Non-Evidence Maximum ¹
Employee	\$10,000 increments; to a maximum of \$250,000	\$50,000 within 31 days of contract start
Spouse	\$10,000 increments; to a maximum of \$250,000	\$50,000 within 31 days of contract start
Child(ren)	Under age 26 - to maximum \$50,000	\$10,000

1. During your initial eligibility period only, you can receive coverage up to the Non-Evidence Maximum amounts without having to provide Evidence of Insurability (EOI, or information about your health). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.

Disability Insurance

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Short-Term Disability (STD)

Benefit Percentage	100% regular salary
Weekly Benefit Maximum	100% regular salary
Tax Status	Regular salary taxed
When Benefits Begin	1 st day of illness or accident
Maximum Benefit Duration	6 months
Termination Age	Earlier of age 65 or retirement

Long-Term Disability (LTD)

Benefit Percentage	66.67% of the first \$833 of monthly earnings, plus 66.67% of any excess amount
Monthly Benefit Maximum	\$7,000
Monthly Non-Evidence Maximum	\$7,000
Tax Status	Benefits paid to you are non-taxable
When Benefits Begin	180 days after disability
Maximum Benefit Duration	Earlier of age 65 or retirement; if you become disable after the age of 65, benefits payments continue during the disability up to a maximum of 2 years or age 70.
Termination Age	July 1 st coincident with or next following attainment of age 70 less the Qualifying Period or retirement; whichever is earlier

Employee Assistance Program (EAP)

Life is full of challenges, and sometimes balancing it is difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The EAP is provided at **NO COST** to you through LifeWorks.

The EAP can help with the following issues, among others:

- ▶ Mental health
- ▶ Relationship or marital conflicts
- ▶ Child and eldercare
- ▶ Substance abuse
- ▶ Grief and loss
- ▶ Legal and financial issues

Valuable Extras

We also offer the following additional benefits:

- ▶ Dependent tuition discount program
- ▶ Home & auto group insurance
- ▶ Recreational facilities pass
- ▶ Irving Oil Home Heating Preferred Program
- ▶ Staff tuition discount program

Retirement Plan

Our retirement plan is administered by the Pensions Division of the Nova Scotia Pension Services Corporation and we participate in the Public Service Superannuation Plan (PSSP).

There are two rates of contribution. There is a lower rate, 8.4%, payable on salary up to and including the Year's Maximum Pensionable Earnings (YMPE), and a higher rate, 10.9%, payable on salary in excess of the YMPE to an annual maximum of \$175,156. The YMPE is a figure established by the Canada Pension Plan (CPP) on January 1 of each year.

Example #1: (salary greater than YMPE): The YMPE for 2020 is \$58,700. If you earn \$75,000 in 2020, your contributions to the Public Service Superannuation Plan would be \$6,707.50, and calculated as follows: $8.4\% \times \$58,700 = \$4,930.80$
 $10.9\% \times (\$75,000 - \$58,700) = \$1,776.70$ Total Annual Contributions = \$6,707.50

Example #2: (salary less than YMPE): If you earn \$53,000 in 2020, your salary would be less than the YMPE of \$58,700. Therefore, your annual contributions would be \$4,452.00, calculated as follows: $8.4\% \times \$53,000 = \$4,452.00$



Cost of Benefits

Your contributions toward the cost of benefits are automatically deducted from your paycheque before taxes. The amount will depend upon your annual salary and the optional benefit coverage you select.

Premium Split

Benefit Coverage	Employee Contribution	Employer Contribution
Health Care	50%	50%
Dental Care	20%	80%
Life and Accidental Death and Dismemberment (AD&D) Insurance	100%	0%
Short-Term Disability (STD)	0%	100%
Long-Term Disability (LTD)	0%	100%
Employee Assistance Program (EAP)	0%	100%
Retirement Plan	8.4% up to YMPE; then earnings in excess rated at 10.9%	100% matched contributions

Contact Information

Coverage	Carrier	Policy #	Phone #	Website/Email
Health, Dental, Spending Accounts	Medavie Blue Cross	05275	1-800-667-4511	www.medaviebc.ca
Life and AD&D	Manulife / SSQ Insurance	G0050228 (Life) IB255 (SSQ)	Manulife 1-877-481-9169 SSQ 1-800-848-0158	www.manulife.ca www.ssq.ca
Disability	Manulife	G0050228	1-877-481-9169	www.manulife.ca
EAP	LifeWorks	N/A	1-800-387-4765	www.lifeworks.com
Retirement Plan	Nova Scotia Pension Corporation	N/A	1-800-774-5070	www.novascotiapension.ca

Questions?

If you have additional questions, you may also contact:

Contact Information Line
1-800-774-5070
PensionsInfo@nspension.ca

Kathy Klein
902-585-1197
kathy.klein@acadiau.ca

DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern.
Annual Notices: ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.