

BENEFITS eGUIDE

Welcome

Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

You are eligible for benefits if you are Full Time and work at least 35 hours per week or, if you are a Part Time Employee at least 25 hours per week, and for 9 or more consecutive months per year. 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 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 within 31 days. 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.

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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 the eligible expense minus \$3 for each eligible drug on the prescription.
Paramedical Services	Massage therapist, osteopath or naturopath reimbursed at \$10 per visit to a maximum of \$225 in a calendar year; physiotherapy and chiropractor reimbursed at \$20 per visit to a maximum of \$225 in a calendar year; speech therapy and chiropractor/podiatrist reimbursed at \$15 per visit to a maximum \$225 in a calendar year; mental health practitioners (psychologist, social worker and registered counselling therapy) reimbursed to a maximum of \$750 in a calendar year.
Hospital Coverage	100% coverage for private room accommodation
Medical Services & Supplies Coverage	100% coverage; some annual/lifetime maximums apply (please see booklet)
Private Duty Nursing	\$10,000 per calendar year per condition
Emergency Out-of-Country Medical Coverage	100% coverage, \$2,000,000 maximum; 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 two consecutive calendar years
Materials	\$125 every 24 months for lenses, frames and contact lenses
Benefit Duration	
Termination Age	Earlier of retirement, termination of employment, or upon attainment of age 70
Survivor Benefit	12 months

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.

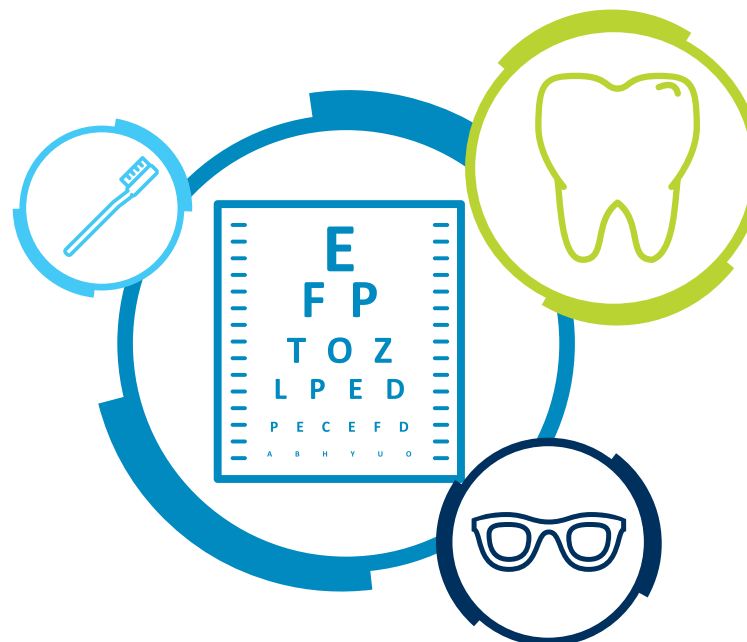
Key Dental Benefits	Coverage
Benefit Maximum (basic and major services combined)	
Per Individual	Basic Services have no yearly maximum and Major Restorative has a maximum payment of \$3,000 in a calendar year.
Covered Services	
Recall Period	Every 5 months
Basic Services (exams, X-rays, cleanings, fillings and simple extractions)	100% coverage
Major Services (crowns, bridges and dentures)	70% coverage
Orthodontia	50%; maximum payment of \$2,000 in a lifetime
Benefit Duration	
Termination Age	Earlier of retirement, termination of employment, or upon attainment of age 70
Survivor Benefit	12 months

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 to a maximum of \$150,000 (subject to Evidence of Insurability) 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.



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, and update it through Manulife Financial 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 (Company-paid)

This benefit is provided at **NO COST** to you through Manulife Financial.

Coverage	
Employee	2.5 times your annual earnings, up to a maximum of \$300,000, and reduced by 50% on the Employee's 65th birthday
Spouse	\$5,000 flat benefit amount
Child(ren)	\$2,500 flat benefit amount
Termination Age	Earlier of age 70 or retirement



Optional Life/AD&D (Employee-paid)

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

Coverage		Non-Evidence Maximum ¹
Employee	\$10,000 or an increment thereof to a maximum of \$300,000	For employees under age 65, evidence of insurability is required for all amounts of Optional Life Insurance, however, it can be waived for amounts of \$50,000 or less if applied for within 31 days of the date eligible. For Employees age 65 to 70, evidence of insurability for amounts of \$10,000 or less is waived if applied for within 31 days of the date eligible.
Spouse	\$10,000 or an increment thereof to a maximum of \$300,000	For employees under age 65, evidence of insurability is required for all amounts of Spousal Optional Life Insurance, however, it can be waived for amounts of \$50,000 or less if applied for within 31 days of the date eligible. For Employees age 65 to 70, evidence of insurability for amounts of \$10,000 or less is waived if applied for within 31 days of the date eligible.
Child(ren)	\$1,000 or an increment thereof to a maximum of \$50,000	Evidence of insurability is not required for any amounts of Child Dependent Optional Life Insurance

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.

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:

- ▶ Home, Auto and Pet Insurance programs designed just for us as well as a Digital Marketplace with discounts and cash-back rewards: hubbenefits.ca/nscad
- ▶ Fitness Memberships
- ▶ Tuition Benefit



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)

Provided at **NO COST** to you through Manulife Financial.

Benefit Percentage	Employees with less than 5 years = 95% for Non-Union; 85% for Faculty, Technician and NSGEU
Tax Status	Benefits paid to you are taxable
When Benefits Begin	After 5 working days
Maximum Benefit Duration	17 weeks
Termination Age	Earlier of age 65 or retirement

Long-Term Disability (LTD)

Provided at an affordable group rate through Manulife Financial.

Benefit Percentage	60% of monthly Earnings, plus a contribution of 6% to the employer-sponsored pension plan (for pension eligible employees)
Monthly Benefit Maximum	\$8,000
Monthly Non-Evidence Maximum	\$4,000
Tax Status	Benefits paid to you are non-taxable
When Benefits Begin	119 consecutive days prior to age 65
Maximum Benefit Duration	Up to the Employee's 65 th birthday. However, if benefit payments commence during the 12 months immediately preceding the Employee's 65th birthday, benefit payments will continue during the Disability up to a maximum of 12 months.
Termination Age	Age 65 less the Qualifying Period or retirement, whichever is earlier

Retirement Plan

We believe a company sponsored Retirement Plan is one of the most important benefits we can offer you. We know that our retirement plan impacts the present and future lives of all our employees. Our plan, administered by Manulife Financial, offers a tax-smart and cost-efficient way for you to take advantage of investment strategies that have been shown to be the most successful at helping people grow their assets over time approach.

Advantages of Joining the Plan

When you join our Retirement Plan, you benefit from the following advantages:

- ▶ Matching contributions from the company
- ▶ High-quality, low-cost investment options for you to choose from
- ▶ Convenient payroll deductions, online lump sum contributions and the ability to transfer-in from other registered other plans
- ▶ By making contributions to the RRSP by payroll deductions you automatically benefit from the investment strategy known as Dollar Cost Averaging. By investing a fixed amount of money in the same investment fund at regular intervals over a long period of time you may lower the average cost of your investments and boost your returns.

Defined Contribution Pension Plan (DCPP)

Key Features	DCPP
Employee Contribution	You are required to contribute 6% of your earnings each year.
Employer Contribution	Your plan sponsor/employer will contribute 8% of your earnings each year.
Vesting ¹	Automatically vested
In-Service Withdrawals ³	You can withdraw voluntary contributions you make. ⁴

1. Vesting in a retirement plan means ownership. While your contributions to your retirement plan belong to you from the get-go, your employer's contributions need to vest first. Once they do, you will be fully vested and your company's contributions are 100% yours.
2. Once your pension benefits are vested, they are "locked-in." This means that the pension money payable to you is to be used only for the purpose of providing you with a lifetime retirement income. In other words, once your pension benefits are locked-in, you normally cannot take any money out of the pension plan as a cash payment.
3. A withdrawal from your active retirement fund before retirement
4. The contributions made above your matching contributions. For example, if your employer offers a 3% match, any contributions you make above that 3% are considered voluntary contributions.

Registered Retirement Savings Plan (RRSP)

Key Features	RRSP
Employee Contribution	You may make voluntary contributions or lump sum amounts to this account subject to your contribution limit.
Spousal Accounts	You can make contributions on behalf of your spouse or common-law partner. These contributions are included in your maximum contribution limit the same as contributions made to your own RRSP.
In-Service Withdrawals ¹	You may withdraw your contributions from the RRSP at any time provided they are not amounts transferred into the RRSP originating from a registered plan that is subject to locking-in provisions. The amount withdrawn may be taken in cash, transferred to another registered plan or used to participate in the Home Buyers' or Lifelong Learning Plan(s).
Home Buyers' Plan & Lifelong Learning Plan Eligible	Yes

1. A withdrawal from your active retirement fund before retirement



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	33.33%	66.67%
Life and Accidental Death and Dismemberment (AD&D) Insurance	0%	100%
Short-Term Disability (STD)	0%	100%
Long-Term Disability (LTD)	100%	0%
Employee Assistance Program (EAP)	50%	50%

Contact Information

Coverage	Carrier	Policy #	Phone #	Website/Email
Health, Dental & Spending Accounts	Medavie Blue Cross	3970	1-800-667-4511	www.medaviebc.ca
Life and AD&D	Manulife Financial / SSQ Insurance	G0050232 / 1JM35	1-800-268-6195 / 1-855-395-2520	www.manulife.ca / www.ssq.ca
Disability	Manulife Financial	G0050232	1-800-268-6195	www.manulife.ca
EAP	LifeWorks	N/A	1-844-880-9142	www.workhealthlife.com
Retirement Plan	Manulife Financial	0574897 (Registered Pension Plan) / 51816007 (RRSP)	N/A	https://manulifeplan.ca/2353NSCAD

Questions?

If you have additional questions, you may also contact:

Maria Stein (Manager, Payroll & Benefits)
1-902-494-8116
payroll@nscad.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.