

# YOUR BENEFITS PROGRAM AT-A-GLANCE

This summary provides an overview of the main provisions of the **group insurance program** for Dalhousie University employees who are considered full & part-time 50% or greater. This program is governed by the official documents, such as the insurance contracts, as well as by applicable legislation. In the event of any inconsistency between this summary and the official documents, the latter will prevail.

**It is imperative to provide the appropriate application and documentation within 60 days of your hire date to ensure coverage is in place.**

## HEALTH, TRAVEL AND DENTAL

	Health care and travel
<b>Cost sharing</b>	<ul style="list-style-type: none"> <li>● 60% paid by Dalhousie</li> <li>● 40% paid by you</li> </ul>
<b>Reimbursement*</b>	
<ul style="list-style-type: none"> <li>– Mandatory Generic Substitution</li> <li>– Tier 1</li> <li>– Tier 2</li> <li>– Limitations</li> <li>– Nicotine patches</li> </ul>	<p>100% after you pay dispensing fee 60%</p> <p>Lowest cost interchangeable drug 50%</p> <p>\$200 maximum per lifetime</p>
● Drug card	Pay-direct
● Hospital care	100% Semi-private
● Vision care	80%
<ul style="list-style-type: none"> <li>– Eye examination, glasses and contacts</li> </ul>	\$100 maximum per insured person every 24 months (12 months for children under age 19)
● Paramedical services	80%
<ul style="list-style-type: none"> <li>– Chiropractor, osteopath, podiatrist/chiroprapist, psychologist and physiotherapist</li> </ul>	Combined maximum of \$500 per year
● Private duty nursing	80% of first \$10,000 50% of next \$10,000 \$13,000 maximum per year
● Medical supplies and prostheses	80%
● Other eligible expenses	80%
<ul style="list-style-type: none"> <li>– Accidental dental</li> <li>– Ambulance services</li> <li>– Hearing aids</li> <li>– Orthopedic shoes</li> </ul>	Treatment within 6 months of accident To nearest hospital \$200 every 7 years \$160 per year
● Emergency travel insurance	100% First 180 days of trip
● Termination of coverage	Upon retirement or termination of employment

\* Expenses are reimbursed based on Medavie Blue Cross' assessment of reasonable and customary fees.

Dental care	
<b>Cost sharing</b>	<ul style="list-style-type: none"> <li>• 50% paid by Dalhousie</li> <li>• 50% paid by you</li> </ul>
<b>Reimbursement</b>	
<ul style="list-style-type: none"> <li>• Basic care               <ul style="list-style-type: none"> <li>– Diagnostic and preventative care (e.g., cleaning and scaling of teeth)</li> <li>– Periodontal and endodontic care (e.g., gum treatments, root canal therapy, fillings)</li> </ul> </li> </ul>	100%
<ul style="list-style-type: none"> <li>• Major care (e.g., removable dentures, crowns and bridges)</li> </ul>	70% \$1,000 maximum per year
<ul style="list-style-type: none"> <li>• Orthodontic care – <b>only applicable to specific employee groups</b> (employee, spouse and children between ages 6 and 18)</li> </ul>	50% \$3,000 lifetime maximum
<ul style="list-style-type: none"> <li>• Recall examination</li> </ul>	Once per year
<ul style="list-style-type: none"> <li>• Dental fee guide*</li> </ul>	Current year
<ul style="list-style-type: none"> <li>• Termination of coverage</li> </ul>	Upon retirement or termination of employment

\* The dental fee guide is published each year by the dental association of your province, and is used by your dentist as a reference for setting the costs for dental treatments.

## HEALTH SPENDING ACCOUNT (HSA)

<b>How it works</b>	<p>Allows you to pay certain health and dental expenses not reimbursed by the program or by any other plan, such as:</p> <ul style="list-style-type: none"> <li>• dispensing fees,</li> <li>• expenses that exceed plan limits, and</li> <li>• other expenses not covered under the health or dental plans, such as massage therapy and acupuncture, plus any expenses approved in the <i>Income Tax Act</i>. For a complete list of these expenses, refer to the Canada Revenue Agency website: <a href="http://www.cra-arc.gc.ca">www.cra-arc.gc.ca</a></li> </ul>
<b>Funding</b>	Each July 1 you will receive your annual allocation of HSA credits
<b>Eligibility</b>	You, your spouse, and anyone listed as a dependent on your income tax return
<b>Carry-over of leftover credits</b>	<ul style="list-style-type: none"> <li>• Leftover credits within a given year can be carried over to the following year</li> <li>• <b>If you do not use this balance the following year, legislation stipulates that you lose it.</b></li> </ul> <p>Note: Expenses incurred in one benefit year (July 1 to June 30) cannot be paid with credits received in the following benefit year</p>
<b>Tax considerations</b>	The HSA is tax-exempt in all Canadian provinces (except Quebec).

## LIFE INSURANCE

	Basic	Optional
<b>Cost sharing</b>	<ul style="list-style-type: none"> <li>100% paid by Dalhousie</li> </ul>	<ul style="list-style-type: none"> <li>100% paid by you</li> </ul>
<b>Insured persons</b>	<ul style="list-style-type: none"> <li>You only</li> </ul>	<ul style="list-style-type: none"> <li>You and your eligible dependents</li> </ul>
<b>Coverage</b>	<ul style="list-style-type: none"> <li>3 x salary</li> <li>Maximum: \$300,000</li> </ul>	<p><b>You:</b></p> <ul style="list-style-type: none"> <li>In units of \$10,000</li> <li>Maximum: \$200,000</li> </ul> <p><b>Spouse:</b></p> <ul style="list-style-type: none"> <li>In units of \$10,000</li> <li>Maximum: \$200,000</li> </ul> <p><b>Dependent children:</b></p> <ul style="list-style-type: none"> <li>\$10,000 per child</li> </ul>
<b>Maximum coverage without evidence of insurability</b>	<ul style="list-style-type: none"> <li>\$300,000</li> </ul>	<ul style="list-style-type: none"> <li>\$50,000 (during initial enrolment only)</li> </ul>
<b>Coverage reduction</b>	<ul style="list-style-type: none"> <li>\$20,000 at each July 1 from ages 61 to 65</li> <li>\$30,000 at each July 1 from ages 66 to 69</li> </ul>	<ul style="list-style-type: none"> <li>None</li> </ul>
<b>Termination of coverage</b>	<ul style="list-style-type: none"> <li>Upon retirement, termination of employment, or age 70</li> </ul>	<ul style="list-style-type: none"> <li>Upon retirement, termination of employment, or age 70</li> </ul>

## ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE (AD&D)

	Basic	Voluntary
<b>Cost sharing</b>	<ul style="list-style-type: none"> <li>100% paid by Dalhousie</li> </ul>	<ul style="list-style-type: none"> <li>100% paid by you</li> </ul>
<b>Insured persons</b>	<ul style="list-style-type: none"> <li>You only</li> </ul>	<ul style="list-style-type: none"> <li>You and your family</li> </ul>
<b>Coverage</b>	<ul style="list-style-type: none"> <li>3 x salary</li> <li>Maximum: \$300,000</li> </ul>	<p><b>You:</b></p> <ul style="list-style-type: none"> <li>In units of \$10,000</li> <li>Maximum: \$300,000</li> </ul> <p><b>Spouse:</b></p> <ul style="list-style-type: none"> <li>50% of your coverage</li> </ul> <p><b>Dependent children:</b></p> <ul style="list-style-type: none"> <li>10% of your coverage per child</li> </ul>
<b>Evidence of insurability</b>	<ul style="list-style-type: none"> <li>Not required</li> </ul>	<ul style="list-style-type: none"> <li>Not required</li> </ul>
<b>Coverage reduction</b>	<ul style="list-style-type: none"> <li>\$20,000 at each July 1 from ages 61 to 65</li> <li>\$30,000 at each July 1 from ages 66 to 69</li> </ul>	<ul style="list-style-type: none"> <li>None</li> </ul>
<b>Termination of coverage</b>	<ul style="list-style-type: none"> <li>Upon retirement, termination of employment, or age 70</li> </ul>	<ul style="list-style-type: none"> <li>Upon retirement, termination of employment, or as of July 1 on or following when you reach age 70</li> </ul>

If you die as a result of an accident, your beneficiary receives 100% of the coverage. In case of an accidental injury, the amount paid to you is based on the nature of the injury.

## SURVIVOR INCOME BENEFIT

Survivor Income	
<b>Cost sharing</b>	<ul style="list-style-type: none"> <li>• 50% paid by Dalhousie</li> <li>• 50% paid by you</li> </ul>
<b>Insured persons</b>	<ul style="list-style-type: none"> <li>• Your spouse and dependent children</li> </ul>
<b>Coverage</b>	<p><b>Spouse:</b></p> <ul style="list-style-type: none"> <li>• 25% of your monthly basic earnings</li> <li>• \$1,389 monthly maximum</li> </ul> <p><b>Dependent children:</b></p> <ul style="list-style-type: none"> <li>• 5% of your monthly basic earnings per child</li> <li>• \$278 monthly maximum per child for up to 3 children</li> </ul> <p><b>Orphan benefit</b></p> <ul style="list-style-type: none"> <li>• 10% of your monthly basic earnings per child</li> <li>• \$556 monthly maximum per child for up to 3 children</li> </ul>
<b>Duration of benefits</b>	<p><b>Spouse:</b></p> <ul style="list-style-type: none"> <li>• Age 65</li> </ul> <p><b>Dependent children:</b></p> <ul style="list-style-type: none"> <li>• Age 21 (age 25 for full-time students)</li> </ul>
<b>Termination of coverage</b>	<ul style="list-style-type: none"> <li>• Upon retirement, termination of employment, or as of July 1 on or following when you reach age 65</li> </ul>

## DISABILITY

Long-term disability	
<b>Cost sharing</b>	<ul style="list-style-type: none"> <li>• 100% paid by you</li> </ul>
<b>Benefits paid</b>	<ul style="list-style-type: none"> <li>• 60% of your monthly salary</li> </ul>
<b>Maximum payment</b>	<ul style="list-style-type: none"> <li>• \$6,000 per month</li> </ul>
<b>Evidence of insurability</b>	<ul style="list-style-type: none"> <li>• Not required</li> </ul>
<b>Waiting period</b>	<ul style="list-style-type: none"> <li>• 180 calendar days (faculty) 125 working days (staff)</li> </ul>
<b>Duration of benefits</b>	<ul style="list-style-type: none"> <li>• Until June 30 following when you reach age 65, recovery, retirement or death, whichever comes first</li> </ul>
<b>Benefits taxable</b>	<ul style="list-style-type: none"> <li>• Payments from the plan are non-taxable</li> </ul>
<b>Indexation</b>	<ul style="list-style-type: none"> <li>• CPI* or 4% per year, whichever is less</li> </ul>
<b>Definition of disability</b>	<ul style="list-style-type: none"> <li>• During first 24 months of disability: inability to perform the essential duties of your own occupation</li> <li>• After 24 months of disability: inability to perform any occupation for which you are or may become reasonably qualified by education, training or experience</li> </ul>
<b>Termination of coverage</b>	<ul style="list-style-type: none"> <li>• Upon retirement, termination of employment, or as of July 1 on or following when you reach age 65, less the waiting period</li> </ul>

\* CPI: Consumer Price Index

## EMPLOYEES AND FAMILY ASSISTANCE PROGRAM (EFAP)

### How it works

The EFAP is a Dalhousie University-paid confidential service available to you and your dependents as part of your benefits program. Provided through Shepell•fygi, the EFAP offers support for a full range of personal and family issues or life events. Services include expert counseling and crisis support services, access to research and education, referrals for child and elder care, and legal and financial assistance. There is no cost to access the EFAP.

### ELIGIBILITY

You are eligible for benefits provided you are a regular full-time employee, part-time employee (50% or greater) who is employed for at least eight months. Your spouse and children are eligible for coverage provided they meet the definitions of spouse and children as follows:

#### Spouse

The person who:

- is legally married to you,
- has been living with you in a marital relationship for at least one year,
- is a resident of Canada and is eligible for benefits under the provincial plan.

#### Children

Your unmarried natural or adopted children, or those of your spouse, who are wholly dependent on you or your spouse, for financial support, and are:

- under age 21,
- age 21 or older but under age 25, if they are full-time students at an educational institution,
- handicapped and incapable of financial self-support regardless of age, provided their disability began before the above age limits and while they were covered under the program,
- is a resident of Canada and is eligible for benefits under the provincial plan.

### DALHOUSIE UNIVERSITY PENSION PLAN

Eligibility for membership in the pension plan is conditional on employment which has continued or is anticipated to continue for twelve months or more.

- Members contribute 4.65% of the first \$5000 of annual salary, plus 6.15% of salary in excess of \$5000, plus a supplementary member contribution of 2% of annual salary.
- Pension is determined by the plan formula (2% multiplied by the average of the best three years' salary multiplied by the number of years of full-time membership in the plan)
- Pension benefits prior to age 65 may be actuarially reduced

## WHERE TO GET ANSWERS

### Human Resources

For questions about your benefits, including adding or removing dependents

- Email: [benefits@dal.ca](mailto:benefits@dal.ca)
- Phone: 902-494-1122
- 8:30 a.m. – 4:30 p.m. (Monday to Friday)
- Website: <https://dal.sharepoint.com/sites/mydal/dc/hr/SitePages/Employee%20Benefits.aspx>

For questions about your pension

- Email: [pensions@dal.ca](mailto:pensions@dal.ca)
- Phone: 902-494-1782
- 8:30 a.m. – 4:30 p.m. (Monday to Friday)
- Website: <http://www.dal.ca/dept/pension.html>

### Medavie Blue Cross

For questions about your health and dental claims and coverage

- Phone: 1-800-667-4511
- Member website: <http://web-beta.medavie.bluecross.ca>