

## Group Insurance information for TNS company members

- Company must be a member in good standing of Theatre Nova Scotia
- Individuals must be employees of the member company, working on a permanent basis for at least 20 hours per week (and are covered under a Provincial Health Insurance plan and are under age 65)
- Those taking part will be part of the Cultural Federations of Nova Scotia group plan
- The agent is Belmont Financial Group
- The underwriter for Extended Health Plan benefits is The Co-Operators
- Annual administrative fee must be paid upon invoicing
- Payments for at least 6 months must be provided to CFNS as post-dated cheques or automatic e-transfers

### 2013-2014 Price Quote:

\$200 annual administrative fee to CFNS and

	<b>Individual</b>	<b>Family</b>
Extended Health Care coverage	\$77.88 per month	\$185.36 per month
Dental coverage	\$45.75 per month	\$112.56 per month
Life Insurance	1% of gross salary per month	1.2% of gross salary per month
AD&D	0.1% of gross salary per month	0.1% of gross salary per month
Long Term Disability	1.4% of gross salary per month	1.4% of gross salary per month
Critical Illness	1% of gross salary per month	1% of gross salary per month
Travel	0.08% of gross salary per month	0.08% of gross salary per month

### Extended Health Care Coverage

- Ambulance services
- Hospital and Home Nursing Care for acute, convalescent or palliative care
- No chronic care plan available under this plan
- Out of province out-patient charge in an approved hospital
- Paramedical practitioners including:
  - Acupuncturist
  - Chiropractor
  - Massage Therapist
  - Naturopath
  - Osteopath
  - Physiotherapist
  - Podiatrist/Chiropodist
  - Psychologist
  - Speech Therapist
  - Optometrist/Ophthalmologist

- Prescription drugs (75%)
- Medical supplies including:
  - Diabetic supplies
  - Laboratory expenses
  - Medical equipment
  - Therapeutic Equipment
  - Oxygen & Equipment
  - Orthopedic equipment
  - Wheelchairs and hospital beds
  - Wigs and hair pieces
  - Prosthetic equipment
  - Communication aids
  - Ostomy supplies
- Dental accident coverage
- Vision Care
- Dependent survivor benefit

### **Dental Coverage**

- Regular exams 1 per 12 month period
- Full mouth x-rays per 24 month period
- Bitewing x-rays per 12 month period
- Cleaning
- Fluoride application
- Tooth extraction
- Fillings
- Spacers
- Denture repairs once per 36 month period
- Filing
- Pit and fissure sealants
- Minor surgical procedures
- Endodontics
- Periodontics
- Crowns & onlays
- Dentures, bridgework & implants
- Dependent survivor benefit

## **Critical Illness Coverage**

Lump sum payment in the event of survival [of a designated period] of the diagnosis or treatment of:

- Life threatening cancer
- Occupational HIV,
- Multiple Sclerosis, Motor neuron disease
- Alzheimer's disease
- Parkinson's disease
- Benign brain tumor
- Heart Attack
- Stroke
- Kidney Failure
- Coma
- Deafness
- Burns
- Major organ failure
- Blindness
- Heart surgery (aortic, coronary artery bypass, heart valve replacement)
- Major organ transplant

\*Excludes pre-existing conditions

## **Long Term Disability Coverage**

- Monthly salary calculation
- Benefits after 120 days of being unable to work (in any capacity)

\*Excludes pre-existing conditions

\*Taxable benefit if paid by employer

## **Life Insurance Coverage**

- Payment of 2 years salary
- Living benefit option
- Flat fee payments for dependent coverage

### **Accidental Death & Dismemberment (AD&D)**

- Coverage for injuries or death incurred while actively at work
- Accidental Death payment to beneficiary
- Injuries payment as per schedule
- Rehabilitation Benefits
- Family Transport Benefits
- Home and vehicle alteration/modification benefit
- Continuation of education benefit
- Spousal occupational training benefit
- Repatriation benefit