

# YOUR BENEFITS PROGRAM AT-A-GLANCE

This summary provides an overview of the main provisions of the **group insurance program** for Dalhousie University's grant paid 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 AND TRAVEL

**\*Provincial health coverage is required.**

### Cost sharing

### Reimbursement\*

- Mandatory Generic Substitution
- Tier 1
- Tier 2
- Limitations
- Nicotine patches
- Drug card
- Hospital care
- Vision care
  - Eye examination, glasses and contacts
- Enhanced mental health services
  - Psychologist, social worker, counselling therapist, psychotherapist, psychoeducator, internet cognitive behavioural therapy (iCBT)
- Paramedical services
  - Chiropractor, osteopath, podiatrist/chiropractist, and physiotherapist
- Private duty nursing
- Medical supplies and prostheses
- Glucose monitoring systems
- Other eligible expenses
  - Accidental dental
  - Ambulance services
  - Hearing aids
  - Orthopedic shoes
- Emergency travel insurance
- Termination of coverage

### Health care and travel

- 60% paid by Dalhousie
- 40% paid by you
- Rx Choices Drug Formulary  
100% after you pay dispensing fee  
60%
- Lowest cost interchangeable drug  
50% with a \$200 maximum per lifetime
- Pay-direct
- 100% Semi-private
- 80%  
\$100 maximum per insured person  
every 24 months  
(12 months for children under age 19)
- 80%  
Combined maximum  
of \$1500 per year
- 80%  
Combined maximum  
of \$500 per year
- 80% of first \$10,000, 50% thereafter  
\$13,000 maximum per year
- 80%
- 100%  
\$4,000 per year
- 80%  
Treatment within 6 months of accident  
To nearest hospital  
\$200 every 7 years  
\$160 per year
- 100%; First 180 days of trip
- Upon termination of employment

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

## 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 termination of employment, or age 70</li> </ul>	<ul style="list-style-type: none"> <li>Upon 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 termination of employment, or age 70</li> </ul>	<ul style="list-style-type: none"> <li>Upon termination of employment, or 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.

## DENTAL - VOLUNTARY

**\*Provincial health coverage is required.**

	Dental care
<b>Cost sharing</b>	<ul style="list-style-type: none"> <li>100% 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>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 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.

## DISABILITY - VOLUNTARY

	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>Required if applying 31 days after hire date</li> </ul>
<b>Waiting period</b>	<ul style="list-style-type: none"> <li>Grant Paid - 90 calendar days</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 termination of employment, or as of July 1 on or following when you reach age 65</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 Morneau Shepell, 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 grant paid full-time or 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.

## WHERE TO GET ANSWERS

### People and Culture

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://dalu.sharepoint.com/sites/hr/SitePages/employee-benefits.aspx>

### Medavie Blue Cross

For questions about your health and dental claims and coverage

- Phone: 1-800-667-4511
- Member website: <https://www.medaviebc.ca/en/>