

Welcome to the Dalhousie University Benefits newsletter. It is designed to include important information about benefits to Dalhousie retirees. The newsletter is produced by the Human Resources Department.

If you have questions about your retiree benefits, or would like a particular topic covered in future issues of the newsletter, please contact benefits@dal.ca.

Travelling? Don't forget to print your travel card!

Retirees who maintain health coverage with Dalhousie University also maintain travel coverage through SSQ Insurance. Travel coverage is applicable to all eligible dependants listed under health benefits. Be sure to print your [SSQ travel card](#) prior to travelling and review coverage details [here](#). If you are unable to print a card, the important information that you must always have on hand is the Policy number and the Identification Number, as shown on the below card. You will also want to make note of the emergency contact numbers listed below:

IN THE EVENT OF AN EMERGENCY, IMMEDIATELY CALL :	
1-866-783-9473 Toll free from U.S.A. and Canada.	1-514-285-8195 Call collect from elsewhere in the world. Enter the international access code of the country before the above telephone number.
SERVICE OFFERED BY AXA ASSISTANCE AND AVAILABLE 24/7.	
FOR QUESTIONS REGARDING CLAIMS: 1-855-395-2520	
Identification N°: 427	MCS5527A (2016-08)
Policy N°: 1FF55 - Dalhousie U. Retirees	
SSQ Insurance Company Inc.	

FOR THOSE WHO MISSED IT...

Below coverages were added to the **over 65*** retiree medical plan (policy 9146-002) effective April 1, 2019:

Shingles vaccine

- 80% coverage
- Maximum of \$700 every five consecutive calendar years
- You must pay for the vaccine upfront and submit the claim through your plan for reimbursement

Graduated compression garments

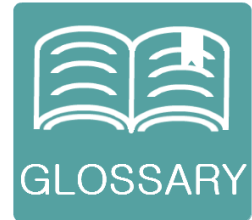
- 80% coverage
- Maximum \$200/calendar year



Barley Arch, Dalhousie Agricultural Campus, Truro, NS

*these changes do **not** apply to the under 65 retiree medical plan (policy 9146-001)

COMMON BENEFITS TERMINOLOGY



Coordination of benefits: a system used in group health plans to eliminate duplication of benefits when you are covered under more than one group plan. Benefits under the two plans are limited to no more than 100% of the claim. Medavie Blue Cross does a good job explaining how this works [here](#).

Copayment: one of the ways you share in your medical costs. You may pay a flat fee for certain medical expenses (e.g., \$10 for every visit to the doctor), while your insurance company pays the rest. Under the Dalhousie group medical plan, the copayment for drugs is 20%.

Deductible: the amount of money you must pay each year to cover eligible medical expenses before your insurance policy starts paying. Dalhousie's group medical and dental plans do not have any deductibles.

Dispensing fee: the professional fee a pharmacist charges to fill your prescription. This fee covers services such as: talking about your treatment with you, maintaining and checking your medication records, providing drug information to your doctors, dispensing your drug products, stocking medication, and general operating costs.

Drug formulary: a list of prescription medications, both generic and brand name, covered by your plan. The formulary is used by practitioners to identify drugs that offer the greatest overall value. This formulary is subject to the decisions of the Medication Advisory Panel, a panel of internal and external physicians and other health care professionals.

Explanation of benefits: the insurance company's written explanation of how a claim was paid. It contains detailed information about what the company paid and what portion of the costs you are responsible for paying.

Group insurance: a coverage plan offered by an employer or other organization that covers the individuals in that group and their dependents under a single policy.

Premium: the amount you or your employer pays each month in exchange for insurance coverage.



NEED MORE INFORMATION?

For more information about your benefits, please visit [Benefits](#) or contact us at benefits@dal.ca or 902-494-1122

Thank you to Johnson Insurance, our preferred home and car insurer, for donating \$2500 annually to the [Johnson Insurance Bursary in Nursing](#).