

Dalhousie recognizes that your benefits program is important to you, and we work hard to provide you with a comprehensive program that protects you and your family into retirement. We have completed the annual renewal of your group benefits program. Below are the results of the renewal, including highlights of the rate changes effective **April 1, 2022**.

## 2022 rates

Each year we review our benefits program to ensure that contribution rates are adequate to pay expected claims and expenses in the coming benefit year.

As a result of this review, there are some changes to our premiums effective **April 1, 2022**.

Changes in premiums will show on your **pension payment or direct debit statement** in April 2022.

Below is an overview of the rate changes:

Rate changes – Under 65 (Policy 9146-001)			Monthly Cost	
			Single	Family
<b>Health</b>	↑	15% rate increase	\$62.43	\$179.72
<b>Travel</b>	↓	20% rate decrease	\$6.59	\$12.07
<b>Dental</b>	↑	3% rate increase	\$49.25 – Staff \$52.33 - Faculty	\$115.97 – Staff \$133.10 - Faculty
<b>Voluntary Accident</b>	—	no change	\$0.14/unit of \$10,000	\$0.24/unit of \$10,000

Rate changes – Over 65 (Policy 9146-002)			Monthly Cost	
			Single	Family
<b>Health</b>	—	no change	\$19.01	\$38.06
<b>Travel</b>	↓	20% rate decrease	\$13.37	\$26.87
<b>Voluntary Accident</b>	—	no change	\$0.14/unit of \$10,000	\$0.24/unit of \$10,000

## Changes to the over 65 retiree health plan (policy 9146-002)

We are pleased to announce the following enhancements to coverage:

- As of **January 1, 2022**: Rental or purchase of a **patient lifter**, when prescribed by an authorized physician, has been added under Medical Supplies and Equipment. More detailed coverage information can be found on page 5 of the health booklet which is posted online [here](#).
- As of **April 1, 2022**: \$200 in standalone **cataract lens coverage** with a frequency of 1 lens per lifetime per eye has been added under Vision Coverage. We are still awaiting the updated health booklet from Blue Cross; once received, the updated booklet will be posted online [here](#) and will contain more detailed information about this new coverage.

*Please note: Above coverage changes do not apply to the under 65 retiree health plan (policy 9146-001); the under 65 retiree plan mirrors coverage of the active employee plan. If you, or any covered dependants, remain under 65 years of age then you are on the under 65 plan.*

## Information for retirees without a family physician: VirtualCareNS

Finding a family physician continues to be a challenge for many residents of Nova Scotia. **VirtualCareNS allows residents without a family doctor (must be on the [Need a Family Practice Registry](#)) to access a primary care provider** (family doctor or nurse practitioner) virtually, through phone or computer, at no cost. People on the registry are contacted to participate in VirtualCareNS by Nova Scotia Health. Once enrolled, individuals can make a same-day virtual medical appointment. If the medical issue cannot be solved virtually, then in person services will be arranged free of charge.



To participate in VirtualCareNS, you must:

- not have a primary care provider and have added your name to the *Need a Family Registry*;
- have a valid Nova Scotia Health Card number;
- be able to access the internet through a computer or mobile device;
- have a current e-mail address on file with the registry; and
- be located within the province when accessing VirtualCareNS.

More information on this program, including how to sign up, can be found by visiting [VirtualCareNS](#).

### Need more information?

For more information about your benefits, please visit [Retiree Benefits](#) or contact [benefits@dal.ca](mailto:benefits@dal.ca).