Cosmetology Association of Nova Scotia

New Health Benefits Plan

As a member of the Cosmetology Association of Nova Scotia, you will have the option to enroll in a new health benefits program designed specifically our members. This affordable, comprehensive health plan is being administered and supported in partnership with Southport Benefit Solutions and Victor Canada. Canada's largest not for profit health insurance company, Green Shield Canada is the insurance provider.

Two Plan Options to Choose From

We know you work hard your health and safety is important to us. We also want you and your family to have the protection you need. That's why there are two great plans to choose from.

BENEFIT DESCRIPTIONS	PLAN A	PLAN B
Life Insurance	\$25,000	\$25,000
Accidental Death &	\$25,000	\$25,000
Dismemberment		
Dependent Life	Spouse \$5,000/Child \$2,500	Spouse \$5,000/Child \$2,500
Extended Health Care	Prescription Drugs 70% coinsurance Semi-Private Hospital 100% coverage Paramedical Practitioners (massage, physio, chiro, etc.) 70% coverage Annual Maximum \$500 per practitioner Medical and durable equipment	Prescription Drugs 80% coinsurance Semi-Private Hospital 100% coverage Paramedical Practitioners (massage, physio, chiro, etc.) 80% coverage Annual Maximum \$600 per practitioner Medical and durable equipment 60 Day Emergency Travel Assistance
Dental	Basic Services 70% coverage 1 visit every 9 months \$750 annual maximum	Basic Services 80% coverage 1 visit every 6 months \$1,000 annual maximum
Monthly Cost	\$98.35/single \$230.35/family	\$118.55/single \$278.27/family

Have questions?

We know you may have questions about the information presented here. If you still have questions after reading the frequently asked questions section, give Andrew MacDonald or the team at Southport Benefits Solutions a call at **1(877)446-5763** or email <u>andrew@southportasset.com</u>. They'd be happy to help.





Frequently Asked Questions

The following are some frequently asked questions that members of the Cosmetology Association of Nova Scotia may find helpful pertaining to the new benefit program.

1. When will the program start?

The Cosmetology Association of Nova Scotia new health and dental program will become effective on June 1, 2021. The program is being administered and supported in partnership with Southport Benefit Solutions and Victor Canada. Canada's largest not for profit health insurance company, Greenshield Canada is the insurance provider.

2. How can I enrol?

Enrollment into the plan can start immediately. The benefits team at Southport Benefit Solutions will assist all participating members with their enrollment.

3. Will pre-existing conditions be covered?

Yes, Southport has structured the program to ensure members do not have to complete a health questionnaire. An example would be, if you have existing medications, those will be covered by this plan.

4. Do all benefits start immediately?

Yes, all benefits begin on your enrolment date. There are no waiting periods associated with any of the benefits.

5. How do I pay for this program?

A pre-authorized payment program will be established with each member to cover the premium costs based on the plan selected.

6. What if I have another plan and want to change to this plan?

Should you elect to take advantage of this program, the benefit team at Southport will work with you to cancel existing plans. Most insurers require 30 days' notice to terminate benefits.

7. What happens to benefits if I change workplaces?

Your benefits stay with you! Simply remain a member of the Cosmetology Association of Nova Scotia and your participation is secured.

Please feel free to contact Andrew MacDonald of Southport Benefit Solutions for plan details, pricing and enrollment at 1(877)446-5763 or email at <u>andrew@southportasset.com</u>