

# **Frequently Asked Questions.**

# When will the program start?

The Cosmetology Association of Nova Scotia's 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.

# How can I enroll?

Enrollment into the plan can start immediately. The benefits team at Southport Benefit Solutions will assist all participating members with their enrollment. Once paperwork is submitted with first month's premium paid it takes about 10 business days for drug cards and booklets to be produced

### 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.

### Do all benefits start immediately?

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

# Is this program mandatory for all members?

No, this is an optional program available to all active paying members and fees are not included in your membership dues.

# Does this program replace the current member life insurance benefit provided by Medavie Blue Cross?

No, this program does not replace the current member life insurance benefit provided by Medavie Blue Cross as it is part of your annual membership fee.

# 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.

# 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.

# 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>