

## 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.

### **When did the program start?**

The Cosmetology Association of Nova Scotia new health and dental program launched on June 1, 2021 and the feedback so far has been very positive! 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 enrol?**

The benefits team at Southport Benefit Solutions will assist all participating members with their enrollment. The process is a 5-10 minute phone call, an email for an e-signature and payment of first month's premium. The plans start on the 1<sup>st</sup> of each month .

### **Will pre-existing conditions be covered?**

**Yes**, Southport has structured the program to ensure members do not have to complete a health questionnaire. This open enrollment will last until **December 31 ,2023**. 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 (the first of each month). 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 [andrew@southportasset.com](mailto:andrew@southportasset.com)