



Nova Scotia Federation of Agriculture

Coverage Summary



Medavie Blue Cross Policy #11316-000
AD&D Policy #1NV85 & 1NV80 (SSQ)

This is a plan summary only and the group insurance contracts will govern actual coverage. Benefits may change as circumstances necessitate

Group Life Insurance (Medavie Blue Cross)

- > \$25,000. Reduces by 50% to \$12,500 at age 65.

Group Optional Life Insurance (Medavie Blue Cross)

- > Available in units of \$10,000 to a maximum of \$250,000 for members and spouses. Combined maximum for Basic Group Life and Optional Life of \$275,000. Evidence of good health is needed for all amounts of Optional Life insurance.

Dependent Life (Medavie Blue Cross)

- > Spouse \$5,000/Children \$2,000

Accidental Death & Dismemberment (SSQ Financial Group)

- > Principal Sum matches Group Life Insurance amount (\$25,000. Reduces by 50% to \$12,500 at age 65)

Group Optional Accidental Death & Dismemberment Insurance (SSQ Financial Group)

- > Available in units of \$10,000 to a maximum of \$250,000 for members only and members, spouses and children.

Critical Illness (Medavie Blue Cross)

- > Available in units of \$10,000, up to a maximum of \$100,000 for members and spouses and \$10,000 for children. Evidence of good health is needed for all amounts of Critical Illness.

Health Care Coverage (Medavie Blue Cross)

Co-insurance

100% co-insurance for extended health benefits (includes travel and vision care).

Pay Direct Drug Plan

30% to a maximum of \$15 per prescription deductible

Vision Care

Lenses/frames/contact lenses: Maximum reimbursed is \$100 every two consecutive calendar years for adults and every calendar year for children under 21.

Eye exams: One eye exam every two consecutive calendar years for adults and every calendar year for children under 21 (separate from vision care maximum listed above).

Paramedical Services

Maximum \$500 per calendar year per practitioner (Chiropractor, Chiropodist/Podiatrist, Naturopath, Osteopath, Physiotherapist, Massage Therapist, Acupuncture).

Psychologist & Speech Therapist: Maximum of \$1,000 per calendar year per practitioner.

Paramedical practitioners covered at 80% with an overall paramedical services combined maximum of \$1,200 per calendar year for all practitioners.

Travel

Accident or unexpected illness outside province of residence; \$2,000,000 maximum

Survivor Extension

2 years following member's death with premium waived

Dental Care Coverage (Medavie Blue Cross)

Basic & Preventative Services

80% co-insurance

Major Restorative Services

50% co-insurance

Total Expenses for Basic and Preventative Services

\$1,000 combined maximum per participant per Calendar Year

Total Expenses for Major Restorative Services

\$1,000 maximum per participant per Calendar Year

Survivor Extension

2 years following member's death with premium waived

**For health and dental claims or coverage inquiries you may call Medavie Blue Cross at 1-800-667-4511
Medavie Blue Cross Cardholder Website:
www.medavie.bluecross.ca and select "for cardholders/member services"**