

# Group Benefits Re-enrolment

## Want to make changes to your coverage? Please follow the steps below:

Your needs change over time. Halifax Regional Municipality's Group Benefits Program allows you to review your benefits once a year and make adjustments to better suit your individual needs.

**Step 1** Complete a [Benefit Enrolment form](#). For assistance, please contact Human Resources, Employee Services.

**T: (902) 490-6145**

**E: [MyHR@halifax.ca](mailto:MyHR@halifax.ca)**

**Step 2** Return completed form by internal mail to HR - Employee Services, 8th Flr, Purdy's Wharf - Tower 2 by **March 27th**

## About your group benefit program

Your Group Benefits plan is an important element of your total rewards package and balances a number of key objectives including:

- Promote health and wellness
- Protect your income while you are working
- Provide you and your family with enhanced well-being

As we near the start of a new fiscal year, we have some important reminders and updates to share regarding your Group Benefits plan.

### MyHR



*Access to Employee Services is just a call or an email away.*

Contact us by phone at **902.490.6145**.

Or by email at:  
Benefits/Pension/General HR inquiries  
[MyHR@halifax.ca](mailto:MyHR@halifax.ca)

Training  
[corptrain@halifax.ca](mailto:corptrain@halifax.ca)

HALIFAX

## What is new to our benefit program this year?

### Expanded Mental Health Care

As part of the on-going commitment to support the wellbeing of our employees and in response to feedback we have received from employees about the mental health supports provided in the HRM run benefits programs, we have been reviewing ways to improve the mental health offerings in the HRM benefits program.

HRM is pleased to announce that effective April 1, 2020, the mental health benefit coverage available through HRM sponsored Group Insurance Programs will be increased to an overall annual limit of \$1,500.

The types of mental health practitioners covered will also be expanded and will now include:

- Psychologist
- Social Worker
- Counselling Therapist
- Psychotherapist

Any additional cost to provide this expanded mental health coverage through the Group Insurance Program will be covered by HRM, at no additional cost to employees, and will not impact the current cost sharing arrangements. We encourage employees and their dependents enrolled in the Group Insurance Program to access these additional resources as needed in support of their overall wellbeing.

### Benefit Premium Rates

There will be no change to group benefit premiums in 2020. To review the current rates, please refer to the [group benefits calculator](#).

## Smart Health Consumerism

Remember, you share in the costs of your benefit plan each pay, as well as through out-of-pocket charges when you pay for your claim. Here are a few simple reminders to help you be a “**smart consumer**”:

1. **Shop around** - Drug costs vary significantly by pharmacy. Check out the [Pharmacy Value Finder Webpage - www.pharmacyvalue.ca](http://www.pharmacyvalue.ca) to compare drug costs and pharmacy's value-added services, and save you and your plan valuable time and money!
2. **Ask for a 90-day supply** - If you're taking a maintenance medication on a regular basis, ask your doctor to prescribe a 90-day supply (rather than a 30-day supply).
3. **Use generic drugs** - Generic drugs contain the identical active ingredient and are typically 1/3 of the brand price.

## News from Medavie Blue Cross

### Diabetic Coverage

Effective April 2019, Diabetic Supplies coverage was enhanced to include test strips, lancets, needles, syringes, continuous glucose monitoring (CGM) sensors and insulin pump supplies.

The annual maximum for CGM sensor coverage is \$3,000. For saving purposes, you have the option to purchase CMG sensors directly from the manufacturer as pharmacies may charge markups. Receipts can be submitted to Blue Cross for reimbursement.

### Special Authorization for Prescription Drugs

The HRM group benefit plan covers drugs based on a Managed Care drug formulary. Certain prescription-requiring drugs may be eligible through a special authorization process. To apply for special authorization, a Special Authorization Form must be completed by your Health Care Professional and submitted to Medavie Blue Cross for evaluation.

You may check whether a drug requires special authorization by using the Blue Cross plan member website, the Medavie Mobile App or by calling 1-800-667-4511. Please note, by using the Medavie Mobile App, you are able to check drug coverage before leaving the Doctor's office!



### Set up your account online

Review your benefit details, submit a claim, view your claims history, and more!

[www.medaviebc.ca/en/members](http://www.medaviebc.ca/en/members)



### Download the mobile app

With Medavie Mobile, you have easy access to everything you need to use your plan on the go: find a health professional, submit claims and even check drug coverage before you leave the Doctor's office!

[www.medaviebc.ca/en/members/medavie-mobile](http://www.medaviebc.ca/en/members/medavie-mobile)

## Preventing Opioid Diversion and Misuse

The national opioid crisis of recent years has seen increases in addiction and fatal overdoses. We believe it is important to minimize opportunities for misuse and diversion, while ensuring members have access to effective opioid-based pain treatments when clinically appropriate.

We take an evidence-based approach to managing the drugs that are covered for our members. To help protect your health, we recently implemented new rules around coverage of opioids, focused on encouraging appropriate prescribing of opioids in pain management. Our approach reflects the most recent opioid prescribing guidelines endorsed by the Canadian Medical Association.

If you are prescribed an opioid that is not covered by your plan, you can speak to your pharmacist or health care provider about other options available to address your diagnosis.



## Frequently Asked Questions

### When can I make changes to my benefits?

You may make changes to your benefits each year during the re-enrolment period; changes take effect on April 1st. **To make changes you must complete and return a Group Benefit Enrolment Form no later than Friday, March 27, 2020.**

If you need to make changes outside of this period, you may do so if there is a qualified **Life Event**. Please contact our team within 30 days of the Life Event by email at [MyHR@halifax.ca](mailto:MyHR@halifax.ca) or by phone at (902) 490-6145, to make the change.

#### **Qualified Life Events Include:**

Marriage, divorce or separation

Birth or adoption of a child

Death of your spouse or dependent child

A dependent becoming ineligible for coverage (e.g. child turns 21 and is not in school full-time)

Your spouse loses or gains coverage at their job

### If I make changes to my benefit options, when will the new cost show on my pay notice?

Any changes made during the re-enrolment period will be in effect as of April 1 and the revised deductions will show on your April 23 pay statement. For an estimate on your benefit deductions, please use our [online Benefits Calculator](#).

### How can I update my Life Insurance beneficiary?

Beneficiary Update Forms can be found on the Intranet [Benefits Page](#). If you are unsure of who you have listed as your beneficiary, you may fill out a Group Insurance form and send it to HR – Employee Services, 8th Floor, Purdy's Wharf - Tower 2.

### I am turning 65 this year, what happens to my benefits?

When you reach the age of 65, prescription drug coverage will terminate under your HRM plan. Be sure to apply for the Nova Scotia Provincial Senior Pharmacare Program to ensure continued prescription drug coverage. Extended health care benefits and dental will continue to be covered. LTD coverage and premiums end at age 65; Life insurance and AD&D coverage and premiums reduce by ½ at age 65. Please note, if your dependents covered under the plan are under 65, they are still eligible to receive prescription drug coverage.

### Am I eligible for group benefits in retirement?

All HRM group benefits will cease effective your date of retirement. As per the most recent Collective Agreement, there are no retiree benefits available to CUPE Local 108 employees. As a former member of Halifax Regional Municipality's group insurance plan, you may contact Medavie Blue Cross within 30 days of retirement at 1-866-492-2583 to explore the option of converting to a private plan for Health, Dental and/or Life Insurance.

### Where can I find more information on the group benefit plan?

Many resources are located on the CUPE 108 Benefits Page on Inside HRM. Medavie Blue Cross booklets and the online benefit calculator can be found on this page. To visit the Benefits Page please follow the URL below.

<http://intranet.halifax.ca/BusinessUnits/HumanResources/TotalCompensation/CUPEBenefits.html>

**More questions? Please contact HR - Employee Services at  
(902) 490-6145 or [MyHR@halifax.ca](mailto:MyHR@halifax.ca).**

# Living with a **CHRONIC DISEASE**

We can **HELP!**



The **Managing Chronic Disease benefit** is available to all employees and their eligible family members.

This benefit provides coverage for personalized support to better understand your chronic condition and manage it. Services are provided by a specialized network of health professionals, and are available without a doctor's referral. It's health care on your terms to help you live better.

The coverage provides help for members living with:

- Asthma or COPD
- Diabetes
- High cholesterol or high blood pressure
- Looking to quit smoking

Through one-on-one consultations, you will access support and resources so you can take the steps to better health, including:

1. Understanding your condition
2. Managing your symptoms
3. Developing a personalized treatment plan
4. Taking your medication correctly

Most importantly, you'll receive support to improve your health.

The Managing Chronic Disease benefit reflects our continued commitment to the well-being of you and your family.

To find health providers nearest you and the most up-to-date program information, resources, and tools, please visit

[medavie.bluecross.ca/livebetter](https://medavie.bluecross.ca/livebetter)

• Take control, **START YOUR JOURNEY** to better health today

visit [medavie.bluecross.ca/livebetter](https://medavie.bluecross.ca/livebetter)



## Mental Illness in the Workplace



By age 40, about

# 50%

**OF THE POPULATION**

will have or will have had a mental illness

Source: Canadian Mental Health Association

### MENTAL HEALTH

accounts for more than

# 30%

of **LONG-TERM DISABILITY CLAIMS.**

Source: RGA Benchmark

# 44%

of employees have had a **MENTAL HEALTH PROBLEM** in their workplace.

Source: Conference Board of Canada

