

Protection Plus Benefits

Frequently Asked Questions

What is Protection Plus Benefits?

Protection Plus Benefits is supplemental insurance you can buy at a preferred rate as a member of a Medavie Blue Cross Life group. You can choose Critical Illness, Life Insurance or both. Accidental Death & Dismemberment is available as an add-on when you buy Life Insurance. Online Doctors is available as an add-on when you buy Critical Illness or Life Insurance. All benefits pay out a lump sum for you to spend as you wish.

Who at Halifax Regional Municipality can apply for Protection Plus Benefits?

All non-Union, NSGEU, CUPE 108 and ATU **permanent** full time and permanent part time employees enrolled in the benefits plan, who are actively at work, have a limited time opportunity to apply up to the guaranteed amounts of coverage without providing medical information from May 15 to June 15, 2023. Please note, this excludes members enrolled in IAFF and HRP group benefit plans.

If you apply outside these periods or want to secure more than the guaranteed amounts of coverage, then you will need to answer some medical questions as part of your online application.

Are my dependents covered?

This is up to you. You are in control of who you would like to cover. You can obtain coverage for you and/or your spouse and you can cover your dependent children under age 21 (or under age 26 if a full-time student) if you and/or your spouse have coverage.

Applying while on a leave of absence:

To apply for coverage, you need to be actively at work. When you return to work, you can obtain up to the guaranteed amount of coverage if you apply within 31 days of your return-to-work date with no medical questions.

Applying if you and your spouse both work for the municipality:

You can apply as an employee and a spouse, or you can apply separately as two employees. However, if you apply together on your application (employee and spouse), your spouse CANNOT also secure coverage as an employee, without providing medical information.

The coverage that is guaranteed without medical information is per insured person and cannot be combined.

How do I apply?

You can get a quote in seconds and apply in minutes by visiting www.medaviebc.ca/protectionplus, clicking 'Get a quote' on this page and typing in your access code "HRMMBC".

Simply select who you want to cover, and the coverage amount you want – rates appear in real time, and you can adjust your amounts of coverage to suit your needs and budget. Select the coverage that works for you and your family to complete the online application.

Can I apply without providing medical information?

If you apply during the limited time 'open enrolment' period you do not need to provide medical information up to the amounts below.

Optional Life

Employee	\$100,000
Spouse	\$50,000
Children	\$25,000

Optional Critical Illness

Employee	\$40,000
Spouse	\$40,000
Children	\$10,000

Do I have to buy the full guaranteed amount of coverage?

No. You choose the amount of coverage that works for you and your family. For you and your spouse, coverage is available in units of \$10,000 to a maximum of \$500,000 per insured person for Optional Life and \$250,000 per insured person for Optional Critical Illness. Coverage for dependent children is available in units of \$5,000 to a maximum of \$25,000 for Optional Life and \$10,000 for Optional Critical Illness.

The guaranteed amount of coverage is what is available to you, your spouse, and your children without needing to provide medical information.

When would my coverage become effective?

The effective date of your coverage is based on the date you apply. Coverage for any guaranteed amounts is always effective the first day of the month following the date Medavie Blue Cross receives your signed application. For example, if you apply in May, your effective date will be June 1.

If you request coverage that requires a review of your medical information, the effective date of the portion being reviewed will be communicated with you once your application has been processed and approved.

Does this have any impact on my current basic life insurance coverage?

Your current group coverage will stay in place. This is additional coverage that is optional. The rates and usage of the optional life insurance will have no impact on the Basic Group Insurance plan and is administered directly through Medavie Blue Cross.

I already have Optional Life coverage, will this affect me?

If you currently have Optional Life coverage, your current coverage will remain in place. You can choose to reduce or terminate your current coverage and sign up under the new Protection Plus Benefits plan. It is important to note, that under the new benefits, you will only be guaranteed the amount of coverage up to the guaranteed coverage amounts. You may apply for coverage over the guaranteed amounts, however, will be subject to medical underwriting for any amount over that which is guaranteed.

You can also leave your current coverage in place and sign up for additional coverage under the Protection Plus Benefits plan. Only your Optional Benefits under Protection Plus coverage are portable. Portability means that your coverage will continue automatically if your employment terminates. You will remain eligible to submit claims, assuming all other terms of the coverage are met. No action is required unless you decide to cancel it.

To make changes to your current Optional Benefits coverage contact the municipality's Employee Services team at MyHR@halifax.ca or (902) 490-6145.

When can I apply without providing medical information?

If you are actively at work and a permanent full time or permanent part time employee and apply during the limited time 'open enrolment' period you do not need to provide medical information to secure up to the guaranteed amount of coverage.

What if I wait to apply until AFTER the 'open enrolment' opportunity?

If you were eligible during the limited time period but decide to wait until after this period had passed to apply, then you will need to answer medical questions as part of your online application to secure any amount of coverage, unless you experience a qualifying life event.

The medical questions will simply appear as part of your application. Your application is still completed online and if more details are required based on your answers, Medavie Blue Cross will reach out to you to obtain this information.

What conditions are covered under Optional Critical Illness

A total of 36 medical conditions are covered, based on definitions commonly used in the insurance industry. There are 25 conditions eligible for full payment (you can claim for two of these conditions and receive two full payments if the conditions are in unrelated categories). There are also four conditions eligible for a partial payment and seven childhood conditions eligible for a full payment.

A full list of conditions and exclusions and limitations can be viewed in the [Coverage Details](#).

I have a pre-existing condition. How does this affect my coverage and claims?

There is no exclusion for pre-existing conditions for Optional Life Coverage.

There is a pre-existing condition exclusion for Optional Critical Illness. If you are diagnosed with a covered critical illness within the first two years of your coverage, no benefit will be paid if this illness is related to a pre-existing condition.

A pre-existing condition is a condition for which, during the two years before your coverage, you:

- a) had a medical consultation,
- b) were prescribed or were taking medication, or

- c) received treatment, including diagnostic measures, for any symptom of medical problem that led to the diagnosis of or treatment for the covered condition.

If you are diagnosed with an eligible condition within two years of being insured and your pre-existing condition has been deemed unrelated, your claim would be accepted, assuming all other terms of the policy were met.

If you are diagnosed with an eligible condition after being insured for two years or more, the pre-existing condition limitation no longer applies, regardless of the treatment you received prior to obtaining coverage.

Note that there is no coverage for cancer for 90 days after securing new coverage, or for Parkinson's Disease, specified Atypical Parkinsonian disorders and/or Multiple Sclerosis for one year after securing new coverage.

For more information on pre-existing conditions consult the [Coverage Details](#).

How much does this coverage cost and how do I pay for it?

You can get a quote in seconds by visiting www.medaviebc.ca/protectionplus using the access code "HRMMBC". The price is impacted by several factors, including the amount of coverage selected, sex at birth, age, and use of tobacco products.

The risk of dying and/or being diagnosed with a critical illness increases with age. To manage this risk, your premiums change when you enter a new age band. After age 30, age bands are in 5-year increments (i.e. 30-34, 35-39 and so on). We'll always advise you when there is a change to your premium.

When thinking about how much coverage you need, you should consider your income, financial obligations, dependents, and health care needs.

Method of payment

During the application process, you choose to pay by pre-authorized debit (directly from your bank account) or by credit card. As these benefits are portable and they are yours to keep regardless of your employment status, premiums cannot be paid via payroll deduction.

Timing of payments

Premiums are charged on the first business day of each month.

What happens to my coverage if I am no longer employed with the Halifax Regional Municipality?

Your Optional coverages under the Protection Plus Plan are **portable** and will continue automatically if your employment terminates. You will remain eligible to submit claims, assuming all other terms of the coverage are met. No action is required unless you decide to cancel it.

Your coverage also continues automatically if you change jobs or transfer within the municipality. You can cancel your coverage at any time and are welcome to contact the Optional Benefits Team at Medavie Blue Cross directly at 1-844-949-3809, if you want to discuss your coverage requirements when your employment with the municipality is ending.

When does coverage end?

Coverage for you, your spouse and/or your dependent children will end the earlier of when:

- a) You terminate your coverage
- b) Your premiums are not paid
- c) You or your spouse or your dependent child(ren) are no longer a full-time resident of Canada
- d) Your spouse or your dependent child(ren) no longer meet the eligibility requirements
- e) You or your spouse turn age 70, or your dependent child(ren) turn age 21 (age 26 if a full-time student)
- f) The maximum amount payable under this policy has been paid
- g) You or your spouse or your dependent child(ren) commit fraud against Medavie Blue Cross
- h) You or your spouse or your dependent child(ren) die

Full details on when coverage ends are provided in the policy.

If you have other questions or need assistance, please call the Medavie Blue Cross Protection Plus Benefits team directly at 1-844-949-3809 or send an email to ProtectionPlus@medavie.bluecross.ca.