

Province of Nova Scotia – Employee Benefits at a Glance

Health*

Benefit	Coverage	Details
Hospital/ Ambulance	Semi-Private Hospital Accommodation; Ground ambulance to or from nearest hospital	
Prescription Drugs	Member pays pharmacy dispensing fee; Mandatory Generic Substitution (Plan reimburses to the lowest cost interchangeable drug) , (Drug coverage ceases at age 65)	Overall maximum drug card dispensing fee co-payment of \$492 per family/fiscal year
Vision	Exam covered, \$150 towards contacts, lenses, frames and Laser eye surgery.	Every 2 years
Travel	Out of province/country subject to plan maximums. Pre-existing conditions -“stability” Exclusions for travel to high risk areas/locations	\$5 million Max/per incidence
Psychologist	Must be a licensed Psychologist or Master Social Worker (MSW), or Registered Counselling Therapist.(RCT)	\$1000/ combined/ calendar yr.
Paramedical Practitioners	\$1500 combined max/cal. year for: Speech Therapist, Chiropodist/Podiatrist, Occupational Therapist, Physiotherapist, Acupuncturist, Massage therapist and Chiropractor. (\$500 individual max for Chiropractor and Massage therapist).	\$1500 combined max/ calendar yr.
Other Paramedical Practitioners	Naturopath, Homeopath & Osteopath	\$300 per year per practitioner
Medical Supplies	Diabetic supplies (includes Continuous Glucose Monitoring Supplies, needles, syringes, insulin pump supplies and strips). Elastic stockings, ostomy supplies, irrigating sets & pouches etc.	Subject to internal plan maximum
Medical Prosthesis and Orthotics	Prosthetic limbs, eyes or other prosthetic appliances. Molded arch supports up to \$200 per calendar year. Orthopedic Shoes & Shoe modification \$100 per calendar year	Subject to internal plan maximum
Medical Equipment	Standard wheelchair, hospital bed, walkers, canes, insulin pumps (including infusion pumps), Prosthetic limbs etc.	Subject to internal plan maximum
Hearing Aids	\$750 per ear	Per 5 years
Supports	Braces, cervical collars, splints, trusses, rigid custom braces and traction devices etc.	Subject to internal plan maximum
Nursing Services	Private Duty Nursing. Services must be pre-approved by Medavie Blue Cross	\$5000/12 months

Dental *

The plan pays a percentage of the eligible expenses as indicated below. The eligible expense is subject to plan maximums, as well as the current Nova Scotia Dental Fee Guide.

Benefit	Payment	Coverage*	Max
Basic Services	100%	Cleanings, polishing, recall exams (1/yr). Fluoride for children under 18. Pit and fissure sealants. Simple extraction etc.	\$1000 per calendar year
Additional Basic and Major Restorative	80%	Services required for reconstruction of teeth, replacement of missing teeth, etc. endodontic, periodontal, prosthodontics, bridges, root canals and dentures etc.	\$1000 per calendar year
Orthodontics	50%	Observation, braces & adjustments	\$2000 lifetime

***All benefits are subject to insurer’s reasonable and customary limits and the Plans’ internal maximums. For more details, refer to the Medavie Blue Cross Health and Dental contract on the PSC website.**

TIPS / CONSIDERATIONS:

- ✓ Cost of your benefits: can be found on the Benefits Division Website
- ✓ Be a Smart Shopper! You can reduce your own out of pocket costs by comparing pharmacy dispensing fees and by inquiring about lower cost alternative drugs
- ✓ Ask your dentist questions at your next checkup to understand your costs/services

**Benefits Division, Public Service
Commission:**
Phone: 902-424-3240 (press #1)
[http://novascotia.ca/psc/employee
eCentre/benefits/](http://novascotia.ca/psc/employeeCentre/benefits/)
Email: PSCBenefitInquiries
pscbenefitinquiries@novascotia.ca

Medavie Blue Cross:
Additional plan information and information specific to your personal claims history can be found by logging on to the Cardholder Website at: www.medavie.bluecross.ca
Or by calling Blue Cross toll free at 1-800-667-4511.

This document is provided to Member Employers who participate in the Province of Nova Scotia Employees Health and Dental Plans. This document is produced by the Public Service Commission and is a summary of the benefits available to Member Employers who participate in the Province of Nova Scotia Employees Health and Dental Plans. It is not a legal document. In all cases, the terms of the applicable insurance policy/plan documents supersede anything in this summary