

# Benefits Administration Guide for Member Employers

**Health and Dental Plan**  
Medavie Blue Cross

**Basic and Optional Life Insurance Plan**  
Sun Life of Canada

This document has been prepared to assist benefits staff of Member Employers in their daily benefits administration. Specifically this guide contains a summary of the instructions and administration guidelines required to administer the Group Life, Health and Dental benefits plans offered to members of the Province of Nova Scotia benefits plans. This document has been prepared by the Public Service Commission, Benefits Unit. Its purpose is to supplement the benefits information already provided on the PSC web site. In the event of a conflict concerning the contents of this guide, the provisions of the Member Employer Participation Agreements, and benefit plan contracts will apply

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## 1. Enrollment in Group Benefits Plans

Enrollment in the Province of Nova Scotia Basic Group Life Insurance Plan is a condition of employment; therefore, it is mandatory that all eligible employees be enrolled in this benefit. To be eligible for all benefits under this plan, the Insured, as defined on pg. 1-1 under (1) General Definitions of the Group Life Insurance contract, is required to work not less than 40% of the full-time hours.

Enrollment in the Province of Nova Scotia Employees Group Health and Dental Benefit Plan is mandatory for all eligible employees unless an employee is waiving coverage and has provided proof of comparable coverage. To be eligible for all benefits under this plan, an employee, as defined in Section 2.0 (19) of the Health Plan contract, is required to work not less than 40% of the full-time hours.

The following benefits enrollment material must be included in an employee's orientation package:

1. Application for Group Health Benefits\*
2. Beneficiary Nomination Form\*
3. Optional Group Life Insurance Application Form\*
4. "Benefits at a Glance – Member Employer" description of benefits\*

**Note: When preparing the enrollment package for employees please put the employee's name, employer and payroll ID (if available) on all benefit forms (Optional (Employee, Spouse, Child) Life Application, Life Insurance Beneficiary Nomination Form and Health and Dental Application) before sending to the employee for completion.**

\* All information required to administer these benefits, including forms and benefit coverage information can be found at

<https://beta.novascotia.ca/benefits-member-employers-and-their-employees-forms-and-documents>

**The following chart summarizes eligible classes of employees and their benefits entitlements:**

<b>Employee Benefit</b>	<b>Permanent Employee</b> - A permanent full-time or permanent part time employee employed on a regular basis who works not less than 40% of the full-time hours.	<b>Job Share Employee</b> - employees in a permanent position who are working 50% of the full-time hours.	<b>Term Employee</b> - employee who is employed continuously in an assignment of work that is anticipated to be or turns out to be thirty-nine (39) weeks or more but less than one hundred and four ( 104) weeks shall be appointed as a Term Employee.	<b>Casual (0-10 weeks) and Temporary (10-39 weeks) Employees</b> Casual - 0-10 weeks Temporary 10-39 weeks
<b>Basic Group Life</b>	<b>Yes</b>	<b>Yes</b> <b>Benefit is pro-rated based on actual earnings.</b>	<b>Yes</b>	<b>No coverage</b>
<b>Optional Life - Employee</b>	<b>Yes</b>	<b>Yes</b> <b>Benefit is pro-rated based on actual earnings.</b>	<b>Yes</b>	<b>No coverage</b>
<b>Optional Life - Spouse &amp; Child</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>No coverage</b>
<b>Health and Dental</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>No coverage</b>

## **1.1 Basic Life and Optional Group Life Insurance**

Provider: Sun Life of Canada

Policy Number: # 71309

Enrollment in the Province of Nova Scotia Basic Group Life Insurance Plan is a condition of employment; therefore, it is mandatory that all eligible employees be enrolled in this benefit. For eligible employees, the effective date for coverage is the hire date. To be eligible for all benefits under this plan, the Insured, as defined on pg. 1-1 under (1) General Definitions of the Group Life Insurance contract, is required to work not less than 40% of the full-time hours.

Enrollment in the Employee, Spouse and Child Optional Life insurance plans is not mandatory, however Employees are provided the option to purchase additional Life Insurance coverage for themselves, their eligible spouse and eligible child(ren).

Employee Optional Life coverage application received within the initial 60 days of hire date, allows for automatic approval and the effective date is the employee's hire date.

Spouse Optional Life coverage application received within the initial 60 days of hire date, allows for automatic approval up to \$50,000 and the effective date is the employee's hire date. Amounts over \$50,000 must be medically underwritten.

Child Optional Life coverage application received within the initial 60 days of hire date, allows for automatic approval up to \$50,000 and the effective date is the employee's hire date

Applications for Employee, Spouse and/or Child Optional Life Insurance received more than 60 days from date of hire are medically underwritten from the first dollar.

For more detailed information on the Basic and Optional Life insurance benefits, as well as who can be designated as a life insurance beneficiary, please refer to section 2.1 under Maintenance.

## **1.2 Employees Health/Dental Plans**

Provider: Medavie Blue Cross

Policy Number: # 10138: NSGEU Plan Members

# 10140: Non-union Plan Members

For eligible employees, the effective date for coverage is the hire date. To be eligible for all benefits under this plan an employee, as defined in Section 2.0 (19) of the Health Plan contract, is required to work not less than 40% of the full-time hours.

There is no waiting period. `Single' Health and Dental coverage is mandatory unless the employee provides proof of acceptable comparable coverage. If the employee submits an "Application for Group Health Benefits" requesting `Family' coverage, change the coverage to Family effective the date you receive the form.

If an employee provides information advising they have comparable health and dental coverage, then they can waive coverage. The employee must provide a copy of the other plan, or a letter

from the Provider detailing that their alternate coverage includes coverage for Hospital, Travel, Extended Health Benefits, Prescription Medication and Dental.

In your role as benefit plan administrators, you are responsible for enrolling employees and dependents in the Health and Dental plans. This is done either through the Medavie Blue Cross administrator's web site, manually by the PSC Benefits team, or an interface you may have established directly with Medavie Blue Cross.

For a complete description of eligible dependents, please refer to:

<https://beta.novascotia.ca/documents/health-and-dental-plan-contract>

Once an employee is enrolled in the Health and Dental plan, an identification card is produced by Medavie Blue Cross and sent directly to the employee's home address.

### **Co-ordination of Benefits**

**Co-ordination of Benefits (COB)** is a standard provision in all Canadian group insurance contracts. This provision allows you to participate in more than one Health and Dental plan at the same time. For example, you can have family coverage with your employer, and you can also be covered under your spouse's family coverage with their employer. Claims are then submitted to both plans and you may receive reimbursement up to 100% of the eligible expense. For more information, please see Medavie Blue Cross:

<https://www.medaviebc.ca/en/members/articles/coordination-of-benefits>

***NOTE: All original health plan applications, change forms, proof of coverage, overage dependent forms etc. are to be maintained by each employer.***

## **2. Maintenance of Employee Benefits**

Maintenance refers to any changes that may occur after the employee is enrolled in the benefits plans. Examples of changes that impact benefits include life status changes, position change, disability or terminal illness. In addition, employees may change their optional life coverage or provide proof of comparable health and dental coverage to waive their participation in the Health and Dental plan.

## **2.1 Beneficiary Designation Information for Employee Basic and Optional Life Insurance**

### **Employee Basic and Optional Life Insurance**

Beneficiary designations are revocable and can be changed at any time by the employee. In the event of the employee's death, this information determines who will receive the life insurance proceeds.

Before sending the employee a beneficiary nomination form, please complete the required areas for employee name and payroll ID#

When a beneficiary nomination form is received, check to make sure that all areas of the form are completed properly. If not, return to the employee and have them add the missing information:

- e.g. - Ensure it is an original signed form.
- Ensure relationship and date of birth is shown for each beneficiary.
  - Percentage(s) must total 100% for all designated beneficiaries.
  - Form must be dated and signed by employee.

It is important that all original beneficiary nomination forms are forwarded to the PSC Benefits Unit because the Provider requires the original forms at time of claim.

### **Spouse Optional Life and Child Optional Life**

The employee is automatically deemed to be the beneficiary of any proceeds payable under the Spouse and/or Child Optional Life Insurance benefits. No beneficiary nomination form is required.

## **2.2 Optional Group Life Insurance (Employee, Spouse, Child) - Application Process**

Optional Life Insurance coverage is an optional benefit that employees can purchase. This coverage is paid 100% by the employee through a payroll deduction.

Employees can purchase Employee Optional Life in amounts of one-times their salary or two-times their salary.

The amount of insurance for a spouse can be in units of \$10,000 up to a maximum of \$250,000. For children, the amount can be any increment of \$ 5,000 up to a maximum of \$50,000.

For a complete description of eligible dependents, please refer to:

<https://beta.novascotia.ca/documents/life-insurance-policy-government-employees>

**Employee Optional Life coverage** application received within the initial 60 days of hire date, are automatically approved and the effective date is the hire date.

However, if application is made after the initial 60-day period, coverage is not automatically approved. Instead, the application must be sent to the PSC Benefits Unit. The Benefits Unit will request the completion of a Health Statement which is to be mailed directly to Sun Life. Sun Life Underwriting will then determine if the coverage applied for is approved. The Benefits Unit will notify you of approved coverage, so you can update your payroll system. Coverage is effective on the approval date if the employee is actively at work. If the employee is not actively at work when the coverage is approved, the coverage is effective the date the employee returns to full time work.

**Spouse Optional Life insurance** applications received within 60 days of date of hire or within 60 days of a life event change, coverage amounts up to \$50,000 are automatically approved. Any coverage over \$50,000 is medically underwritten and is only added after approval is received from the Provider. Applications received after the 60 days of hire or more than 60 days after a life event change are medically underwritten from the first dollar. No amount is added until an approval letter is received from the Provider.

Coverage of Spouse Optional Life ceases the earlier of:

- The day the employee turns age 70
- The day the spouse turns age 70
- The day the employee retires
- The day the employee terminates employment with the Employer
- The day the employee no longer meets the eligibility criteria

The Employee is the beneficiary of this insurance.

**Child Optional Life insurance** applications received within 60 days of date of hire or within 60 days of a life event change, coverage amounts up to \$50,000 are automatically approved. For applications received after the 60 days of hire or more than 60 days after a life event change must be medically underwritten and are only added after approval is received from the Provider.

Once coverage is in place for Child Optional Life Insurance, additional applications are not required for additional children for the same employee.

Coverage ceases the earlier of:

- The day the employee turns age 70
- The day the child no longer meets the eligibility requirements of an eligible dependent
- The day the employee retires
- The day the employee terminates employment with the Employer
- The day the employee no longer meets the eligibility criteria

The Employee is the beneficiary of this insurance.

It is the responsibility of the employee to notify their employer when they no longer have any eligible dependents and to terminate this insurance. If insurance continues while the child is no longer eligible, premiums will not be reimbursed.\*\*

Employees can decrease or cancel their optional life insurance coverage at any time. These requests must be submitted in writing and the effective date is the date the request is received by the employer. Email or phone requests are not acceptable.

A letter must be sent to the employee to confirm the change in coverage. A copy of the confirmation letter and the employee's original request must be sent to the PSC Benefits Unit.

### **2.3 Living Benefits Loan Program for Terminally Ill Employees**

Sun Life offers their policyholders a Living Benefits Loan Program, which allows a terminally ill plan member with a life expectancy of 24 months or less the option to take a loan up to 50% of their Basic Life insurance coverage to a maximum of \$100,000. To be eligible, the member is not expected to live for more than 24 months and the policyholder (the PSC) must agree to the loan. Upon the death of the plan member, their life insurance coverage will be reduced by the amount of the Living Benefit Loan plus the interest charged from the date of the loan.

For more information, please contact PSC Benefits at [PSCBenefitInquiries@novascotia.ca](mailto:PSCBenefitInquiries@novascotia.ca) or 902 424 3420

***Note: This offering is subject to change by Sun Life at any time therefore you must contact the PSC Benefits for up to date information on this benefit as well as the appropriate application forms, before communicating information to an employee.***

## 2.4 Changes to Employee's Health and Dental Coverage

For a complete description of eligible dependents for health and dental plan benefits, please refer to:

<https://beta.novascotia.ca/documents/health-and-dental-plan-contract>

The following rules are to be followed whenever a change is requested:

1. Adding Spouse within 31 days of marriage, the effective date is the date of marriage. Be sure to change to family coverage and select spouse under dependents tab if the employee only has single coverage at present.
2. Adding spouse after 31 days of marriage, the effective date is the date the change form is received by the HR division. Be sure to change to family coverage and select spouse under dependent tab, if employee only has single coverage at present.
3. Adding a common-law spouse, the effective date is the date the form is received by Human Resources following the date upon which the change form meets the minimum requirement co-habitation rule of 12 months or receipt of the change form by Human Resources that exceeds the minimum requirement co-habitation date.
4. Adding a new born child, the effective date is the Date of Birth.
5. Adding a child other than a newborn effective date is the date the change form is received by the employer.
6. Removing dependents - the effective date is the date the change form was received by your office. Also, if this is the last dependent under the plan, change coverage to single.
7. Dependent children between the ages of 21- 24 are eligible to continue to participate in this plan if they are attending college, university, or other accredited educational institution as full-time students. However, an Over Age Dependent Form must be completed at the start of the school year for them to be eligible for benefits coverage.

The Over Age Dependent Form is located on the PSC website:

<https://beta.novascotia.ca/benefits-member-employers-and-their-employees-forms-and-documents>

For dependents turning 21 during the school year, the effective date is their birthday. The child will be covered from their birthday until August 31 of that year provided and Over Age Dependent form is completed for the period from their birthdate to August 31. The employee must submit an additional Over Age Dependent form for the following school year. The child will then be covered for one year, from September 1 to August 31. An Over Age Dependent Form is required each year for children over 21 and attending school.

Coverage ends on the day the child turns 25, even if the child is still in school.

Each year, you must remind your employees to submit an Over Age Dependent form for any eligible children. If an employee is tardy returning the Over Age Dependent form, you can accept the form and reinstate coverage for the child but coverage must be reinstated back to September 1 of the current year.

It is your responsibility to terminate coverage for children aged 21 to 25 if you have not received an Over Age Dependent form.

8. If you are using the Medavie Blue Cross Group Administrators Website, please note:
  - a. You can make retroactive changes to the website that are effective up to 31 days prior to the current date. The website will not allow you to make changes that are effective more than 31 days in the past. If you need to make a change that is older than 31 days, you need to contact your representative at Medavie Blue Cross to key this change for you
  - b. If you need to terminate coverage retroactively more than 31 days, contact Medavie Blue Cross to check to see if the coverage was used since the termination date. If there is a claim(s) that exceeds \$20, you can only terminate coverage back to the date of the last claim. If there are no claims or the total claim(s) paid is less than \$20, you can terminate the coverage using the actual termination date.

## **2.5 Cancellation / Waive Employees Health and Dental Plan**

If an employee requests to cancel or waive the mandatory Health and Dental coverage, they must provide proof of comparable coverage (health, dental and travel) with another Provider. The effective date is the date the proof is received by the employer.

## **2.6 Changes in Organizational/Temporary Assignment**

When an employee has a change in their organization or a temporary assignment where benefit plans may be impacted, the employer must ensure the employee is still eligible and enrolled in the proper benefit plans for their classification.

## **2.7 Adjustment in Coverage and / or Premium**

Please make sure that your payroll system calculates these adjustments and required premiums.

Whenever an employee has a change in salary, the Basic and Optional life insurance coverage will reflect the change and the premiums associated with this coverage must be adjusted accordingly in your payroll system. (An exception to this is if the employee is on an approved Waiver of Premium for the Optional Life insurance benefit. In this situation, the Optional life coverage is 'frozen' at the time the waiver of premium is approved and salary adjustments will not impact the coverage). For member employers who are billed monthly by the Benefit Unit, PSC, they must also provide the Benefits Unit with salary changes to have coverage and premiums updated in the PSC's system for billing purposes.

An employee's, or spouse's premiums for Optional Group Life insurance will also increase automatically whenever the employee or spouse reaches a new age band.

If there are changes to an employee's coverage from Single coverage to Family coverage or Family to Single coverage, your payroll system must change the premium amount being deducted from the employee to reflect the appropriate premiums.

When an employee reaches age 65, their Health plan premiums will be reduced to reflect that the prescription drug coverage is no longer covered under the Health plan. A summary of the premiums for all benefits can be found on the PSC web site, under Benefit Resources. For employee's requiring drug coverage past age 65, they should contact the N.S. Seniors Pharmacare or Families Pharmacare Programs which are administered by the Department of Health and Wellness. Spouses under age 65 will still be eligible for prescription drug coverage through the employee's plan.

Costs can be found here:

<https://beta.novascotia.ca/benefits-member-employers-and-their-employees-forms-and-documents>

## **2.8 Impact on benefits premiums for an employee who has been approved for Long Term Disability benefits under the NSPS LTD Plan.**

Employees who are approved for Long Term Disability Benefits by the Province of Nova Scotia Public Service LTD plan are not required to pay their portion of the premiums for Basic Group Life and the Health and Dental benefits. These premiums are paid 100% by the employer while the employee is an LTD claimant.

Please ensure your payroll system reflects that premiums are not being charged to the employee and that the employer is paying 100% of these premiums.

Premiums may be waived for the Optional Life insurance. Once the employee is approved for LTD, they are eligible to apply to waive the cost of their Optional Life insurance coverage (includes Employee, Spouse, and Child Optional Life insurance if applicable). A letter, which includes a life insurance Waiver of Premium Authorization form is sent to the employee. This form should be returned within 2 weeks of receipt, so the waiver can be applied in a timely manner. The employee does have the right to waiver anytime within 14 months from the date of disability. The employee optional life coverage will be frozen at the level at which the employee had at the time of disability. Because this coverage is in most cases salary based, your coverage will not increase with any pay related changes you may be eligible for.

If the employee has Spouse or Child Life insurance at the time of LTD approval the premiums for these will also be waived for premium related purposes. The benefit coverages are based on the amounts applied and approved for when they signed up for the coverage. The premiums will be waived for the duration of the LTD.

If the employee does not want to apply for the waiver, they do not need to complete the attached form. The Optional Life insurance will be continued on a premium paying basis through deductions from their LTD payment, and any adjustments in pay that apply to their current position will factor into the calculation of this coverage while they are on LTD. The premiums for Employee Optional Life, Spouse and/or Child Optional Life (if applicable) are deducted from their LTD claim.

The HR division must update their payroll system's Optional Group Life record to indicate that the employee is on an approved waiver. The Basic Life coverage is not impacted by the waiver of premium, so salary adjustments will continue to impact the Basic coverage.

The LTD Plan office needs to be notified of any employee salary increases. When the employee returns to full-time active work, the PSC Benefits must be notified, and you must remove the waiver from the Optional Group Life record and have the premiums for this coverage reinstated.

## **2.9 Requests for Annual Renewal Data (Group Life Insurance)**

Annually, Sun Life requests census data. This data is required to recalculate the benefit premium rates for the upcoming policy year.

The PSC Benefits Unit will send you a request each year to provide this data.

## **2.10 Provider Rate Adjustments**

On an annual basis, the rates charged for the Benefits Plans are reviewed to ensure that the rates charged are sufficient to cover the cost of the plans.

If a rate change is required, be it an increase or a decrease, the PSC Benefits Unit will notify you of the required changes.

It is your responsibility to update your payroll system with the rate change and to communicate the change to your employees.

## **3. Leaves and Continuation of Benefits**

Depending on the terms of any collective agreement or process that your organization may have in place with your employees, benefits may or may not have to continue during a leave of absence. Please ensure your employees understand the implications of not continuing their benefits during an unpaid leave of absence. For example, medical evidence will be required to reinstate any optional life insurance benefits.

If your employees do maintain their benefits while on an unpaid leave you must ensure that premiums are collected.

If premiums are not paid, coverage must be terminated if allowed by the collective agreement. You must ensure coverage is reinstated the date the employee returns to full time work.

## **4. Termination of Employment and Impact on Benefits Coverage**

Termination of benefits may be due to employment termination, ineligible class of employees, resignation, retirement, or death of an employee. (Cancellation procedures for specific benefits such as Optional Life, or waiver of Health and Dental benefits are under section 2.0 Maintenance of Benefits).

**Note:** Federal Legislation requires that when an employee reaches age 71, they will start receiving their pension on December 1<sup>st</sup> of that year, however the individual may continue working as an active employee. In this case the benefits will continue under the employee plans

until the employee retires and is no longer an active employee. The Benefits Unit, Public Service Commission must be notified when the employee stops working and retires to ensure the benefit coverages are then transferred to the Retirees benefits plans if the employee is in receipt of the Public Service Superannuation Pension Benefit.

## **4.1 Termination of Basic and Optional Life Insurance Coverage**

### **Employment Termination**

The life insurance coverage is terminated on the employee's employment termination date. However, the employee is entitled to convert their life insurance coverage to an individual life insurance policy with the Provider up to a maximum of \$200,000. This is called a **Conversion Privilege** and is only available for 31 days past the termination date. The advantage of the conversion is that the terminated employee does not have to be medically approved for this insurance. As plan administrator, it is your responsibility to ensure employees are aware of the conversion option.

Conversion up to a maximum of \$200,000 of coverage is permissible to an individual policy for Spouse Optional Life Insurance. Employees must contact Sun Life Financial directly to provide a quote and coverage options within 31 days of losing coverage. Otherwise proof of good health will be required to have any amounts approved.

Child Optional life Insurance conversion is not available.

### **Death of an Employee**

When termination is due to the death of the employee, the Group Life Insurance Claim Information Form and a copy of the payroll advisement form must be sent to PSC Benefits who handle all aspects of processing death claims.

### **Retirement**

When termination is due to retirement, and the employee is eligible and in immediate receipt of the Province's superannuation (monthly pension), a copy of the payroll advisement form must be sent to PSC Benefits who will set up the retiree benefits on the Pension payroll effective the first of the month. This coverage is optional, and the retired employee can reduce or cancel their coverage at any time if they advise the PSC in writing. Retired employees may continue their life insurance coverage until age 65. If an employee is over 65 when they retire, the life insurance coverage is only extended for 3 months past their retirement date. The PSC Benefits will send the employee a letter upon their retirement with details of their retiree life insurance coverage and costs. The employee is not entitled to the Conversion Privilege and does not receive a conversion letter. However, when their retiree group life insurance coverage terminates, the PSC will offer the retiree the conversion option.

## **4.2 Termination of Health and Dental Benefits Coverage**

Upon termination of employment or termination due to retirement, the Employees Health and Dental Plan coverage is extended for 28 days past the termination date.

### **Death of an Employee**

When processing a termination due to the death of the employee, the date of death is the termination date for the coverage. If the member had family coverage, and the surviving dependent(s) are in receipt of a Survivors pension (check with the Nova Scotia Pension Services Corporation), the surviving dependents will be able to continue health coverage under the Retired Employees Health Plan. This information must be forwarded to the PSC Benefits Unit.

### **Retirement**

When termination is due to retirement, and the employee is eligible and in immediate receipt of the Province's superannuation (monthly pension), a copy of the payroll advisement form must be sent to PSC Benefits Unit who will set up the retiree benefits on the Pension payroll effective the first of the month. This form should be forwarded to PSC Benefits Unit 1 - 2 months prior to the employee's retirement date. The form should include the employee's address, salary, health coverage, Blue Cross ID, and amounts of basic and optional life insurance coverage.

The PSC Benefits Unit will set up the employee and dependents from the Employees health plan to the Retired Employees Health Plan, and any applicable life insurances. Members of the Retired Employees health plan can cancel health and/or life insurance coverage at any time by providing written notice to PSC Benefits Unit.

Provide retiring employees with a link to the My Benefits at Retirement Guide:

<https://beta.novascotia.ca/benefits-member-employers-and-their-employees-forms-and-documents>

### 4.3 Salary Continuance

Benefit	Salary Continuance
Basic Life	Can continue for severance period, up to 12 months. Maximum amount of coverage is \$500,000 of Basic Life insurance. The 31-day conversion period is available at the expiry of the severance period
Health/Travel/Dental	Can continue for severance period, up to 12 months.
Optional Life: - Employee - Spouse - Child	Cannot continue

## 5. Remittance Procedures

***Please note this section does not apply to those member employers whose payroll and benefits plans are administered through the Province's SAP payroll system.***

The member employer is responsible for preparing and submitting a remittance summary report and payment to each Provider monthly (except for member employers who are billed by the PSC's Benefits Unit. The remittance report should be generated based on the payroll records and reflect the appropriate premiums being charged for the employee and employer contributions for all eligible members of the Province's group life, health/dental plans. Please ensure the remittances are sent to the Providers by the 14<sup>th</sup> of each month. Member Employers who are billed by the Benefits Unit PSC must make payment to Minister of Finance within 30 days of receipt of monthly billing.

At least once per year, the PSC will contact the member employer and request that they verify the premiums paid to each Provider for the past year.

- **Medavie Blue Cross (Health and Dental Plan Provider)**

The type of data that needs to be sent to this Provider each month includes the policy number and section number, the total number of employees insured for the Single and Family coverage and the total premium owing for that month as well as any arrears or adjustments.

Monthly remittances are payable to Blue Cross and forwarded to:

Medavie Blue Cross  
P.O. Box 220  
Moncton, NB  
E1C 8L3

- **Sun Life of Canada (Basic Life and Optional Life Provider)**

The type of data to be sent to this Provider each month includes the policy number and division number, the total premium for the number of employees insured for that month and volumes of coverage for each benefit. Arrears and adjustments must also be included. The Optional Life insurance premiums must show a breakdown of volumes and premium by age band for both Employee Optional Life and Spouse Optional Life. Child Optional Life insurance premium must show a breakdown of volume and premiums.

Monthly remittances are payable to Sun Life and forwarded to:

Sun Life Financial  
Billing and Collections  
Attn: Josee Desmarais  
1155 Metcalfe  
10th Floor  
Montreal, QC  
H3B 2V9

- **Contact information for Benefits Unit, NS Public Service Commission**

Mailing Address:

Nova Scotia Public Service Commission  
Benefits Unit  
P.O. Box 943  
Halifax, Nova Scotia  
B3J 2V9

Phone: 902-424-3240; Fax Number: 902-424-0756

E-mail Address: [PSCBenefitInquiries@novascotia.ca](mailto:PSCBenefitInquiries@novascotia.ca)

## 6. Process Check Lists by Billing Type

### 6.1 Billed by PSC Benefits for Health Plan

TASK		Employer	PSC Benefits
<b>NEW HIRE</b>			
1	<b>Forms:</b> During onboarding, provide Application for Group Health Benefits to Employee	<input checked="" type="checkbox"/>	
2	<b>Add Health to Payroll:</b> Health is mandatory. Do not wait for form from employee. Add single health to payroll. Coverage can be changed to Family later if the Employee submits the completed Application for Group Health Benefits. Review "Eligible Dependents"	<input checked="" type="checkbox"/>	
3	<b>Send Application for Health to PSC Benefits:</b> Benefits Unit, Public Service Commission PO Box 943 Halifax NS B3J 2V9 or <a href="mailto:PSCBenefitInquiries@novascotia.ca">PSCBenefitInquiries@novascotia.ca</a>	<input checked="" type="checkbox"/>	
4	<b>Add coverage:</b> PSC Benefits adds coverage at Medavie Blue Cross and maintains form		<input checked="" type="checkbox"/>
TASK		Employer	PSC Benefits
<b>CHANGES TO HEALTH COVERAGE</b>			
1	<b>Receive form from Employee:</b> Receive Application for Group Health Benefits.	<input checked="" type="checkbox"/>	
2	<b>Update Payroll:</b> If change in health is from Single coverage to Family coverage, or vice versa, update payroll system to reflect correct deductions	<input checked="" type="checkbox"/>	
3	<b>Send form to PSC Benefits:</b> Benefits Unit, Public Service Commission PO Box 943 Halifax NS B3J 2V9 or <a href="mailto:PSCBenefitInquiries@novascotia.ca">PSCBenefitInquiries@novascotia.ca</a>	<input checked="" type="checkbox"/>	
4	<b>Update coverage:</b> PSC Benefits updates coverage at Medavie Blue Cross and maintains form		<input checked="" type="checkbox"/>
TASK		Employer	PSC Benefits
<b>OVER AGE DEPENDENT (STUDENT) – Child Turns Age 21</b>			
1	<b>Child reaches age 21:</b> Provide Employee with link to Over Age Dependent Application: <a href="https://beta.novascotia.ca/benefits-member-employers-and-their-employees-forms-and-documents">https://beta.novascotia.ca/benefits-member-employers-and-their-employees-forms-and-documents</a>	<input checked="" type="checkbox"/>	
2	<b>Receive Completed Application:</b> Employee completes application if child is returning to school and submits application to Employer. Update Payroll deductions if needed.	<input checked="" type="checkbox"/>	
3	<b>No Application received or not returning to school:</b> Determine if there is a change from Single to Family coverage since child is being removed from coverage. Update Payroll deductions if needed.	<input checked="" type="checkbox"/>	
4	<b>Send form to PSC Benefits:</b> Send completed form or notice child is not returning to school to Benefits Unit, Public Service Commission PO Box 943 Halifax NS B3J 2V9 or <a href="mailto:PSCBenefitInquiries@novascotia.ca">PSCBenefitInquiries@novascotia.ca</a>	<input checked="" type="checkbox"/>	
5	<b>Update child at Blue Cross:</b> PSC Benefits updates Medavie Blue Cross as required		<input checked="" type="checkbox"/>

TASK		Employer	PSC Benefits
<b>OVER AGE DEPENDENT (STUDENT) – Monthly Review</b>			
1	<b>Monthly, receive list of Students:</b> PSC Benefits will send you a list of children turning age 21 and/or 25 that month, if there are any	<input checked="" type="checkbox"/>	
2	<b>Child age 25:</b> If child is turning 25, coverage ends for the child. Change coverage to single for employee if no other eligible dependents remain on the plan. Update payroll if required	<input checked="" type="checkbox"/>	
3	<b>Child age 21 returning to school:</b> If the child is age 21 and you have received an Over Age Dependent Application for the child, forward form to Benefits Unit, Public Service Commission PO Box 943 Halifax NS B3J 2V9 or <a href="mailto:PSCBenefitInquiries@novascotia.ca">PSCBenefitInquiries@novascotia.ca</a>	<input checked="" type="checkbox"/>	
4	<b>Child age 21 not returning to school:</b> If you have not received an Over Age Dependent Application for the child, review coverage and change coverage to single for employee if no other eligible dependents remain on the plan. Update payroll if required	<input checked="" type="checkbox"/>	
5	<b>Advise PSC Benefits:</b> Advise PSC Benefits Unit <a href="mailto:PSCBenefitInquiries@novascotia.ca">PSCBenefitInquiries@novascotia.ca</a> which children are students and which children to term coverage.	<input checked="" type="checkbox"/>	
6	<b>Update/Term Dependents:</b> PSC Benefits updates Medavie Blue Cross as required		<input checked="" type="checkbox"/>
TASK		Employer	PSC Benefits
<b>OVER AGE DEPENDENT (STUDENT) – Annual Review</b>			
1	<b>Annually, remind all employees to complete Over Age Dependent Application:</b> Prior to September each year, send a reminder to all employees to complete an Over Age Dependent Application for any children over age 21 and under age 25, who are returning to school.	<input checked="" type="checkbox"/>	
2	<b>Forward forms to PSC Benefits:</b> Collect forms until end of August and forward to Benefits Unit, Public Service Commission PO Box 943 Halifax NS B3J 2V9 or <a href="mailto:PSCBenefitInquiries@novascotia.ca">PSCBenefitInquiries@novascotia.ca</a>	<input checked="" type="checkbox"/>	
3	<b>Update/Term Dependents:</b> PSC Benefits updates coverage for all student returning to school and terminates coverage for all non-returning students		<input checked="" type="checkbox"/>

TASK		Employer	PSC Benefits
<b>LEAVE OF ABSENCE</b>			
1	<b>Leave of Absence:</b> Review your collective agreement for requirements to pay for and continue benefits while on leaves of absence. If participation in the Health plan is required while on leave, ensure the employee submits premiums. If participation is not required and the employee has not submitted premiums, notify PSC Benefits to term coverage	<input checked="" type="checkbox"/>	
2	<b>Update coverage:</b> PSC Benefits updates coverage at Medavie Blue Cross if required		<input checked="" type="checkbox"/>
TASK		Employer	PSC Benefits
<b>WAIVE HEALTH COVERAGE</b>			
1	<b>Waive Coverage:</b> Participation in the Health plan is mandatory. An employee can opt out of the plan by providing proof of comparable coverage	<input checked="" type="checkbox"/>	
2	<b>Provide Proof of Comparable Coverage:</b> The employee submits proof of other coverage. Review documents to ensure other coverage includes coverage for Hospital, Travel, Extended Health, Drugs and Dental. If other coverage does not include all components, then it is not comparable, and coverage cannot be waived	<input checked="" type="checkbox"/>	
3	<b>Update Payroll:</b> If proof of comparable coverage includes Hospital, Travel, Extended Health, Drugs and Dental coverage can be waived. Update Payroll system to stop Health Plan deductions	<input checked="" type="checkbox"/>	
4	<b>Forward Proof of Comparable Coverage to PSC Benefits:</b> Forward proof of comparable coverage and notice to stop participation in the Health plan to Benefits Unit, Public Service Commission PO Box 943 Halifax NS B3J 2V9 or <a href="mailto:PSCBenefitInquiries@novascotia.ca">PSCBenefitInquiries@novascotia.ca</a>	<input checked="" type="checkbox"/>	
5	<b>Stop Participation in the Health Plan:</b> PSC Benefits terminates coverage for employee at Medavie Blue Cross		<input checked="" type="checkbox"/>
TASK		Employer	PSC Benefits
<b>APPROVED FOR LONG TERM DISABILITY</b>			
1	<b>Receive LTD Approval:</b> Change health plan premiums to 100% Employer Paid.	<input checked="" type="checkbox"/>	
TASK		Employer	PSC Benefits
<b>RETURN TO WORK FROM LONG TERM DISABILITY</b>			
1	<b>Employee Returns to Work:</b> Change health plan premiums to cost shared.	<input checked="" type="checkbox"/>	

TASK		Employer	PSC Benefits
<b>END OF EMPLOYMENT</b>			
1	<b>Receive Notice of End of Employment:</b> Receive notice that employment is ending for an employee	<input checked="" type="checkbox"/>	
2	<b>Update Payroll:</b> Stop payroll deductions for Health plan premiums	<input checked="" type="checkbox"/>	
3	<b>Notify Benefits:</b> Send notice of end of employment and to stop participation in the Health plan to Benefits Unit, Public Service Commission PO Box 943 Halifax NS B3J 2V9 or <a href="mailto:PSCBenefitInquiries@novascotia.ca">PSCBenefitInquiries@novascotia.ca</a>	<input checked="" type="checkbox"/>	
4	<b>Stop Participation in the Health Plan:</b> PSC Benefits terminates coverage for employee at Medavie Blue Cross 28 days after the last day worked		<input checked="" type="checkbox"/>
TASK		Employer	PSC Benefits
<b>RETIREMENT</b>			
1	<b>Receive Notice of Retirement:</b> Receive notice that employee is retiring	<input checked="" type="checkbox"/>	
2	<b>Update Payroll:</b> Stop payroll deduction for Health plan premiums	<input checked="" type="checkbox"/>	
3	<b>Provide Information on Retiree Health Plan:</b> Provide employee with Information on the Retiree Health Plan <a href="https://beta.novascotia.ca/documents/life-insurance-and-health-plan-benefits-retirement-guide-government-employees">https://beta.novascotia.ca/documents/life-insurance-and-health-plan-benefits-retirement-guide-government-employees</a>	<input checked="" type="checkbox"/>	
4	<b>Notify Benefits:</b> Send recommendation/notice of retirement to the Benefits Unit, Public Service Commission PO Box 943 Halifax NS B3J 2V9 or <a href="mailto:PSCBenefitInquiries@novascotia.ca">PSCBenefitInquiries@novascotia.ca</a>	<input checked="" type="checkbox"/>	
5	<b>Stop Participation in the Employee Health Plan:</b> PSC Benefits terminates coverage for employee at Medavie Blue Cross 28 days after the last day worked.		<input checked="" type="checkbox"/>
6	<b>Set up Retiree Benefits:</b> If in receipt of PSSP pension and eligible for the PNS Retired Employee Health Plan, PSC Benefits transfers coverage from the Employee Health plan to the Retiree Health Plan at Medavie Blue Cross, where eligible		<input checked="" type="checkbox"/>
TASK		Employer	PSC Benefits
<b>BILLING</b>			
1	<b>Receive bill from PSC Benefits:</b> Every 28 days (two billing periods) a bill is sent by email for the last four weeks of coverage for all employees. Payment is due within 31 days of receipt of bill.	<input checked="" type="checkbox"/>	
2	<b>Send payment:</b> Send payment by EFT or by cheque. If paying by EFT: send payment via EFT and cc <a href="mailto:PSCBenefitInquiries@novascotia.ca">PSCBenefitInquiries@novascotia.ca</a> . If paying by cheque: make payable to the Minister of Finance and send to Benefits Unit, Public Service Commission PO Box 943 Halifax NS B3J 2V9	<input checked="" type="checkbox"/>	
3	<b>Pay Provider:</b> PSC Benefits forwards payment to Medvaie Blue Cross		<input checked="" type="checkbox"/>

6.2 Billed by Blue Cross for Health Plan

TASK		Employer	PSC Benefits
<b>NEW HIRE</b>			
1	<b>Forms:</b> During onboarding, provide Application for Group Health Benefits to Employee	<input checked="" type="checkbox"/>	
2	<b>Add Health to Payroll:</b> Health is mandatory. Do not wait for form from employee. Add single health to payroll effective their eligibility date. Coverage can be changed to Family later if the Employee submits the completed Application for Group Health Benefits. Review "Eligible Dependents"	<input checked="" type="checkbox"/>	
3	<b>Add Health to Medavie Blue Cross:</b> Log onto medaviebc.ca and enroll new Employee in Single health	<input checked="" type="checkbox"/>	
4	<b>File form:</b> Maintain form for one year	<input checked="" type="checkbox"/>	
TASK		Employer	PSC Benefits
<b>CHANGES TO HEALTH COVERAGE</b>			
1	<b>Receive Application for Group Health Benefits:</b> Review form. Verify dependent eligibility where applicable.	<input checked="" type="checkbox"/>	
2	<b>Update Payroll:</b> If change is from Single to Family or vice versa, update payroll to reflect proper deductions.	<input checked="" type="checkbox"/>	
3	<b>Update Coverage at Medavie:</b> Log onto medaviebc.ca and update coverage as requested on the form	<input checked="" type="checkbox"/>	
4	<b>File Form:</b> Maintain form for one year	<input checked="" type="checkbox"/>	
TASK		Employer	PSC Benefits
<b>REQUEST A MEDVAIE BLUE CROSS CARD</b>			
1	<b>Go to Medavie Blue Cross Website:</b> Log onto medaviebc.ca – Group Administrator	<input checked="" type="checkbox"/>	
2	<b>Order Card:</b> Under Member, find the Employee's Blue Cross ID. Click on the ID. Under Services, click the box for "request a card" and click submit. Cards take a couple weeks to arrive at the employee's home address.	<input checked="" type="checkbox"/>	

TASK		Employer	PSC Benefits
<b>OVER AGE DEPENDENT (STUDENT) – Child Turns Age 21 to 25</b>			
1	<b>Child reaches age 21:</b> Provide Employee with link to Over Age Dependent Application: <a href="https://beta.novascotia.ca/benefits-member-employers-and-their-employees-forms-and-documents">https://beta.novascotia.ca/benefits-member-employers-and-their-employees-forms-and-documents</a>	<input checked="" type="checkbox"/>	
2	<b>Receive Completed Application:</b> Employee completes application and submits application to Employer if the child is returning to school	<input checked="" type="checkbox"/>	
3	<b>Update Payroll Deductions:</b> Review coverage. Determine if there is a change from Single to Family coverage. Update Payroll Deductions if needed.	<input checked="" type="checkbox"/>	
4	<b>Update Blue Cross:</b> 1) If age 21 and returning to school, log onto medaviebc.ca and update the child as a student. 2) If over age 21 and a returning student, no action is required. 3) If not returning to school, log onto medaviebc.ca and terminate coverage for child	<input checked="" type="checkbox"/>	
5	<b>File Form:</b> Maintain form on file for one year	<input checked="" type="checkbox"/>	
TASK		Employer	PSC Benefits
<b>OVER AGE DEPENDENT (STUDENT) – Monthly Review</b>			
1	<b>Monthly, receive list of Students:</b> PSC Benefits will send you a list of children turning age 21 and/or 25 that month, if there are any	<input checked="" type="checkbox"/>	
2	<b>Child age 25:</b> If child is turning 25, log onto medaviebc.ca and stop coverage for the child. Change coverage to single for employee if no other eligible dependents remain on the plan. Update payroll if required	<input checked="" type="checkbox"/>	
3	<b>Child age 21 returning to school:</b> If the child is age 21 and you have received an Over Age Dependent Application for the child, log onto medaviebc.ca and change the child's status to "Student"	<input checked="" type="checkbox"/>	
4	<b>Child age 21 not returning to school:</b> If you have not received an Over Age Dependent Application for the child, log onto Medaviebc.ca and stop coverage for the child. Change coverage to single for employee if no other eligible dependents remain on the plan. Update payroll if required	<input checked="" type="checkbox"/>	
5	<b>File Form:</b> Maintain any forms on file for one year	<input checked="" type="checkbox"/>	

TASK		Employer	PSC Benefits
<b>OVER AGE DEPENDENT (STUDENT) – Annual Review</b>			
1	<b>Annually, remind all employees to complete Over Age Dependent Application:</b> Prior to September each year, send a reminder to all employees to complete an Over Age Dependent Application for any children over age 21 and under age 25, who are returning to school.	<input checked="" type="checkbox"/>	
2	<b>Collect forms:</b> Collect forms until end of August	<input checked="" type="checkbox"/>	
3	<b>Receive list of overage dependents:</b> PSC Benefits will send you a list of all student dependents on system at Blue Cross	<input checked="" type="checkbox"/>	
4	<b>Terminate non-returning students:</b> During the first week of September, log onto medaviebc.ca and terminate coverage for all non-returning students	<input checked="" type="checkbox"/>	
5	<b>File Forms:</b> Maintain forms for one year	<input checked="" type="checkbox"/>	
TASK		Employer	PSC Benefits
<b>LEAVE OF ABSENCE</b>			
1	<b>Leave of Absence:</b> Review your collective agreement for requirements to pay for and continue benefits while on leaves of absence. If participation in the Health plan is required while on leave, ensure the employee submits premiums. If participation is not required, ensure you stop the employee's coverage on the Medavie Blue Cross website where required.	<input checked="" type="checkbox"/>	
TASK		Employer	PSC Benefits
<b>WAIVE HEALTH COVERAGE</b>			
1	<b>Waive Coverage:</b> Participation in the Health plan is mandatory. An employee can opt out of the plan by providing proof of comparable coverage.	<input checked="" type="checkbox"/>	
2	<b>Provide Proof of Comparable Coverage:</b> The employee submits proof of other coverage. Review documents to ensure other coverage includes coverage for Hospital, Travel, Extended Health, Drugs and Dental. If other coverage does not include all components, then coverage is not comparable and cannot be waived	<input checked="" type="checkbox"/>	
3	<b>Update Payroll:</b> If proof of comparable coverage includes Hospital, Travel, Extended Health, Drugs and Dental coverage can be waived. Update Payroll system to stop Health Plan deductions	<input checked="" type="checkbox"/>	
4	<b>Stop Participation in the Health Plan:</b> log onto medaviebc.ca and stop participation in the Health Plan	<input checked="" type="checkbox"/>	
5	<b>File documents:</b> maintain proof of comparable coverage	<input checked="" type="checkbox"/>	

TASK		Employer	PSC Benefits
<b>APPROVED FOR LONG TERM DISABILITY</b>			
1	<a href="#">Receive LTD Approval</a> : Change health plan premiums to 100% Employer Paid.	<input checked="" type="checkbox"/>	
TASK		Employer	PSC Benefits
<b>RETURN TO WORK FROM LONG TERM DISABILITY</b>			
1	<a href="#">Employee Returns to Work</a> : Change health plan premiums to cost shared.	<input checked="" type="checkbox"/>	
TASK		Employer	PSC Benefits
<b>END OF EMPLOYMENT / RETIREMENT</b>			
1	<a href="#">Receive Notice of End of Employment/Retirement</a> : Receive notice that employment is ending for an employee	<input checked="" type="checkbox"/>	
2	<a href="#">Update Payroll</a> : Stop payroll deductions for Health plan premiums	<input checked="" type="checkbox"/>	
3	<a href="#">Stop Participation in the Health Plan</a> : Log onto medaviebc.ca and terminate coverage for employee effective 28 days after the last day worked.	<input checked="" type="checkbox"/>	
4	<a href="#">Retiree Benefits</a> : If you participate in the PSSP pension and your employees are eligible for Retiree benefits under the Province of Nova Scotia, provide employee with information on the retiree benefits: <a href="https://beta.novascotia.ca/documents/life-insurance-and-health-plan-benefits-retirement-guide-government-employees">https://beta.novascotia.ca/documents/life-insurance-and-health-plan-benefits-retirement-guide-government-employees</a> Send PSC Benefits a Recommendation of Retirement for eligible employees	<input checked="" type="checkbox"/>	
5	<a href="#">Add Retiree Benefits</a> : If in receipt of PSSP pension and eligible for the PNS Retired Employee Health Plan, add retiree benefits where eligible		<input checked="" type="checkbox"/>
TASK		Employer	PSC Benefits
<b>BILLING</b>			
1	<a href="#">Receive email that bill is ready</a> : Monthly, receive an email from Medavie that your bill is ready. You are billed in advance for the current month. Payment is due 31 days from the date of the bill.	<input checked="" type="checkbox"/>	
2	<a href="#">Retrieve bill</a> : Log onto medaviebc.ca. Go to ebills and retrieve bill for current month	<input checked="" type="checkbox"/>	
3	<a href="#">Pay as billed</a> : Pay the bill in full. Send payment to Medavie, to the address on the bill. If there are any discrepancies on the bill, contact Medavie. Adjustments/refunds will be reflected on the next bill.	<input checked="" type="checkbox"/>	

6.3 Billed by PSC Benefits for Life Insurance Plan

TASK		Employer	PSC Benefits
<b>NEW HIRE</b>			
1	<b>Forms:</b> During onboarding, provide Employee with Beneficiary Nomination and Optional group Life Insurance Application forms	<input checked="" type="checkbox"/>	
2	<b>Add Basic Life Insurance to Payroll:</b> Basic Life insurance is mandatory. Add Basic Life insurance to payroll.	<input checked="" type="checkbox"/>	
3	<b>Add Optional Life Insurance:</b> If you receive a form for Optional Life Insurance, review eligibility criteria for Employee, Spouse and Child Optional Life. Add eligible insurance to payroll. *Add only up to \$50,000 for Spouse Life insurance	<input checked="" type="checkbox"/>	
4	<b>Spouse Life over \$50,000:</b> For Spouse Life Insurance amounts over \$50,000, complete section 1 of the Health Statement and provide to Employee. Employee completes and sends to Sun Life for consideration. Sun Life will advise of the approval/decline	<input checked="" type="checkbox"/>	
5	<b>Forward Forms to PSC:</b> Send original signed Beneficiary Nomination and Optional group Life Insurance Application forms to PSC Benefits PO Box 943 Halifax NS B3J 2V9	<input checked="" type="checkbox"/>	
6	<b>Add Coverage to billing system:</b> As per forms received		<input checked="" type="checkbox"/>
TASK		Employer	PSC Benefits
<b>SALARY CHANGES</b>			
1	<b>Update Payroll:</b> Enter Salary changes to payroll. Ensure Life Insurance amounts and premiums adjust accordingly	<input checked="" type="checkbox"/>	
2	<b>Send changes to Benefits Unit:</b> Email changes to Benefits Unit at <a href="mailto:PSCBenefitInquiries@novascotia.ca">PSCBenefitInquiries@novascotia.ca</a> . Be sure to indicate employee name and effective date of change	<input checked="" type="checkbox"/>	
3	<b>Update billing system:</b> Update billing system		<input checked="" type="checkbox"/>
TASK		Employer	PSC Benefits
<b>CHANGE BENEFICIARY NOMINATION</b>			
1	<b>Receive Beneficiary Nomination form:</b> Review form for completeness and signature	<input checked="" type="checkbox"/>	
2	<b>Forward Form to PSC:</b> Send original signed Beneficiary Nomination form to PSC Benefits PO Box 943 Halifax NS B3J 2V9	<input checked="" type="checkbox"/>	
3	<b>Maintain Files:</b> File form		<input checked="" type="checkbox"/>

TASK		Employer	PSC Benefits
<b>OPTIONAL LIFE APPLCIATION – Within 60 days from eligibility date</b>			
1	<b>Receive Optional Life Application:</b> Review form for completeness and signature	<input checked="" type="checkbox"/>	
2	<b>Review date of hire:</b> If application is signed less than 60 days past the employee's date of eligibility, continue. If more than 60 days, go to <b>OPTIONAL LIFE APPLICATION – More than 60 days from date of Hire</b>	<input checked="" type="checkbox"/>	
3	<b>Add eligible coverage:</b> Review eligibility criteria for Employee, Spouse and Child Optional Life. Add eligible insurance to payroll. *Add only up to \$50,000 for Spouse Life insurance	<input checked="" type="checkbox"/>	
4	<b>Spouse Life over \$50,000:</b> For Spouse Life Insurance amounts over \$50,000, complete section 1 of the Health Statement and provide to Employee. Employee completes and sends to Sun Life for consideration. Sun Life will advise of the approval/decline.	<input checked="" type="checkbox"/>	
5	<b>Forward Forms to PSC:</b> Send Optional group Life Insurance Application to PSC Benefits PO Box 943 Halifax NS B3J 2V9	<input checked="" type="checkbox"/>	
6	<b>Add Coverage to billing system:</b> As per forms received		<input checked="" type="checkbox"/>
TASK		Employer	PSC Benefits
<b>OPTIONAL LIFE APPLCIATION – More than 60 days from eligibility date</b>			
1	<b>Receive Optional Life Application:</b> Review form for completeness and signature	<input checked="" type="checkbox"/>	
2	<b>Review date of hire:</b> If application is signed more than 60 days past the employee's date of eligibility, all amounts of coverage need to be medically underwritten and approved before adding coverage to payroll system	<input checked="" type="checkbox"/>	
3	<b>Provide Health Statement:</b> Complete section 1 of the Health Statement and provide to Employee. Employee completes and sends to Sun Life for consideration. Sun Life will advise of the approval/decline	<input checked="" type="checkbox"/>	
4	<b>Receive notice of Approval/Decline:</b> Update billing system if applicable and forward to Employer		<input checked="" type="checkbox"/>
5	<b>Update Approved amounts:</b> Update payroll with approved amounts of Life Insurance	<input checked="" type="checkbox"/>	
TASK		Employer	PSC Benefits
<b>LEAVE OF ABSENCE</b>			
1	<b>Leave of Absence:</b> Review your collective agreement for requirements to pay for and continue benefits while on leaves of absence. If participation in the Life Insurance plan is required while on leave, ensure the employee submits premiums. If participation is not required and premiums have not been paid, notify PSC Benefits to stop participation	<input checked="" type="checkbox"/>	

TASK		Employer	PSC Benefits
<b>APPROVED FOR LONG TERM DISABILITY</b>			
1	<a href="#">Receive LTD Approval</a> : Change basic life insurance plan premiums to 100% Employer Paid.	<input checked="" type="checkbox"/>	
2	<a href="#">Waiver of Optional Life Premiums</a> – check to see if employee has optional life insurance. If so, provide employee with Letter and Authorization form to waive premiums for Optional Life. This form should be returned within 2 weeks of receipt. If the employee does not want to apply for the waiver, they do not need to complete the attached form. The Optional Life insurance will be continued on a premium paying basis through deductions from their LTD payment, and any adjustments in pay that apply to their current position will factor into the calculation of this coverage while they are on LTD. The premiums for Employee Optional Life, Spouse and/or Child Optional Life (if applicable) are deducted from their LTD claim.	<input checked="" type="checkbox"/>	
3	<a href="#">Complete application</a> – If employee completed application is received by the employer, the Employer is required to send the WOP Employer Statement to Sun life.	<input checked="" type="checkbox"/>	
TASK		Employer	PSC Benefits
<b>WAIVER OF PREMIUM FOR OPTIONAL LIFE INSURANCE</b>			
1	<a href="#">If employee chooses to waive optional</a> –, update payroll to discontinue Optional Life Premiums and freeze amount of Optional Life Insurance based on pre-disability salary. Because this coverage is in most cases salary based, coverage will not increase with any pay related changes. The premiums will be waived for the duration of the LTD. <a href="#">If the employee doesn't want to waive</a> , no action is required. The LTD Plan office needs to be notified of any employee salary increases	<input checked="" type="checkbox"/>	
TASK		Employer	PSC Benefits
<b>RETURN TO WORK FROM LONG TERM DISABILITY</b>			
1	<a href="#">Employee Returns to Work</a> : Change Basic Life insurance plan premiums to cost shared.	<input checked="" type="checkbox"/>	
2	<a href="#">If employee has waiver of premium for Optional Life</a> – When the employee returns to full-time active work, the PSC Benefits must be notified, and you must remove the waiver from the Optional Group Life record and have the premiums for this coverage reinstated.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
TASK		Employer	PSC Benefits
<b>END OF EMPLOYMENT</b>			
1	<a href="#">Receive Notice of End of Employment</a> : Receive notice that employment is ending for an employee	<input checked="" type="checkbox"/>	
2	<a href="#">Update Payroll</a> : Stop payroll deductions for Life Insurance premiums	<input checked="" type="checkbox"/>	
3	<a href="#">Send changes to Benefits Unit</a> : Email changes to Benefits Unit at <a href="mailto:PSCBenefitInquiries@novascotia.ca">PSCBenefitInquiries@novascotia.ca</a> . Be sure to indicate employee name and effective date of change	<input checked="" type="checkbox"/>	

4	Update Billing system: update billing system and stop charging premiums		<input checked="" type="checkbox"/>
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TASK		Employer	PSC Benefits
<b>RETIREMENT</b>			
1	<b>Receive Notice of Retirement:</b> Receive notice that employee is retiring	<input checked="" type="checkbox"/>	
2	<b>Provide Information on Retiree Life Insurance Plan:</b> If you participate in the PSSP pension and your employees are eligible for Retiree benefits under the Province of Nova Scotia, provide employee with information on the retiree benefits: <a href="https://beta.novascotia.ca/documents/life-insurance-and-health-plan-benefits-retirement-guide-government-employees">https://beta.novascotia.ca/documents/life-insurance-and-health-plan-benefits-retirement-guide-government-employees</a>	<input checked="" type="checkbox"/>	
3	<b>Notify PSC Benefits:</b> Send PSC Benefits Recommendation of retiring employee and eligible amounts of Life Insurance	<input checked="" type="checkbox"/>	
4	<b>Update Billing system:</b> stop charging premiums for employee benefits		<input checked="" type="checkbox"/>
5	<b>Add Retiree Life Insurance:</b> If in receipt of PSSP pension and eligible for the PNS Retired Employee Life Plan, add Retiree Benefits with receipt of recommendation		<input checked="" type="checkbox"/>
TASK		Employer	PSC Benefits
<b>BILLING</b>			
1	<b>Receive bill from PSC Benefits:</b> Every 28 days (two billing periods) a bill is sent by email for the last four weeks of coverage for all employees. Payment is due within 31 days of receipt of bill.	<input checked="" type="checkbox"/>	
2	<b>Send payment:</b> Send payment by EFT or by cheque. If paying by EFT: send payment via EFT and cc <a href="mailto:PSCBenefitInquiries@novascotia.ca">PSCBenefitInquiries@novascotia.ca</a> . If paying by cheque: make payable to the Minister of Finance and send to Benefits Unit, Public Service Commission PO Box 943 Halifax NS B3J 2V9	<input checked="" type="checkbox"/>	
3	<b>Pay Provider:</b> PSC Benefits forwards payment to Sun Life		<input checked="" type="checkbox"/>

## 6.4 Self-remit premiums for Life Insurance Plan

TASK		Employer	PSC Benefits
<b>NEW HIRE</b>			
1	<b>Forms:</b> During onboarding, provide Employee with Beneficiary Nomination and Optional group Life Insurance Application forms	<input checked="" type="checkbox"/>	
2	<b>Add Basic Life Insurance to Payroll:</b> Basic Life insurance is mandatory. Add Basic Life insurance to payroll.	<input checked="" type="checkbox"/>	
3	<b>Add Optional Life Insurance:</b> If you receive a form for Optional Life Insurance, review eligibility criteria for Employee, Spouse and Child Optional Life. Add eligible insurance to payroll. *Add only up to \$50,000 for Spouse Life insurance.	<input checked="" type="checkbox"/>	
4	<b>For Spouse Life amounts over \$50,000:</b> For Spouse Life Insurance amounts over \$50,000, complete section 1 of the Health Statement and provide to Employee. Employee completes and sends to Sun Life for consideration. Sun Life will advise of the approval/decline.	<input checked="" type="checkbox"/>	
5	<b>Forward Forms to PSC:</b> Send original signed Beneficiary Nomination and Optional group Life Insurance Application forms to PSC Benefits PO Box 943 Halifax NS B3J 2V9	<input checked="" type="checkbox"/>	
6	<b>Maintain Files:</b> File form		<input checked="" type="checkbox"/>
TASK		Employer	PSC Benefits
<b>SALARY CHANGES</b>			
1	<b>Update Payroll:</b> Enter Salary changes to payroll. Ensure Life Insurance amounts and premiums adjust accordingly	<input checked="" type="checkbox"/>	
TASK		Employer	PSC Benefits
<b>CHANGE BENEFICIARY NOMINATION</b>			
1	<b>Receive Beneficiary Nomination form:</b> Review form for completeness and signature	<input checked="" type="checkbox"/>	
2	<b>Forward Form to PSC:</b> Send original signed Beneficiary Nomination form to PSC Benefits PO Box 943 Halifax NS B3J 2V9	<input checked="" type="checkbox"/>	
3	<b>Maintain Files:</b> File form		<input checked="" type="checkbox"/>

TASK		Employer	PSC Benefits
<b>OPTIONAL LIFE APPLCIATION – Within 60 days from eligibility date</b>			
1	<b>Receive Optional Life Application:</b> Review form for completeness and signature	<input checked="" type="checkbox"/>	
2	<b>Review date of hire:</b> If application is signed less than 60 days past the employee's date of eligibility, continue. If more than 60 days, go to <b>OPTIONAL LIFE APPLICATION – More than 60 days from date of eligibility</b>	<input checked="" type="checkbox"/>	
3	<b>Add eligible coverage:</b> Review eligibility criteria for Employee, Spouse and Child Optional Life. Add eligible insurance to payroll. *Add only up to \$50,000 for Spouse Life insurance	<input checked="" type="checkbox"/>	
4	<b>Spouse Life over \$50,000:</b> For Spouse Life Insurance amounts over \$50,000, complete section 1 of the Health Statement and provide to Employee. Employee completes and sends to Sun Life for consideration. Sun Life will advise of the approval/decline.	<input checked="" type="checkbox"/>	
5	<b>Forward Forms to PSC:</b> Send Optional group Life Insurance Application to PSC Benefits PO Box 943 Halifax NS B3J 2V9	<input checked="" type="checkbox"/>	
6	<b>Maintain files:</b> File Form		<input checked="" type="checkbox"/>
TASK		Employer	PSC Benefits
<b>OPTIONAL LIFE APPLCIATION – More than 60 days from eligibility date</b>			
1	<b>Receive Optional Life Application:</b> Review form for completeness and signature	<input checked="" type="checkbox"/>	
2	<b>Review date of hire:</b> If application is signed more than 60 days past the employee's date of eligibility, all amounts of coverage need to be medically underwritten and approved before adding coverage to payroll system	<input checked="" type="checkbox"/>	
3	<b>Provide Health Statement:</b> Complete section 1 of the Health Statement and provide to Employee. Employee completes and sends to Sun Life for consideration. Sun Life will advise of the approval/decline	<input checked="" type="checkbox"/>	
4	<b>Receive notice of Approval/Decline:</b> Update billing system if applicable and forward to Employer		<input checked="" type="checkbox"/>
5	<b>Update Approved amounts:</b> Update payroll with approved amounts of Life Insurance	<input checked="" type="checkbox"/>	
TASK		Employer	PSC Benefits
<b>LEAVE OF ABSENCE</b>			
1	<b>Leave of Absence:</b> Review your collective agreement for requirements to pay for and continue benefits while on leaves of absence. If participation in the Life Insurance plan is required while on leave, ensure the employee submits premiums. If participation is not required and premiums are not submitted, stop participation effective the start date of the leave	<input checked="" type="checkbox"/>	

TASK		Employer	PSC Benefits
<b>APPROVED FOR LONG TERM DISABILITY</b>			
1	<a href="#">Receive LTD Approval</a> : Change basic life insurance plan premiums to 100% Employer Paid.	<input checked="" type="checkbox"/>	
2	<a href="#">Waiver of Premium for Optional Life</a> : Check to see if employee has Optional Life Insurance. If so, provide employee with application to waive optional life premiums while on long term disability – “Waiver of premium claim – Claimants Statement”, and “Attending Physician’s Statement”.	<input checked="" type="checkbox"/>	
3	<a href="#">Submit forms to Sun Life</a> – Employee completes forms and submits directly to Sun Life, to the address on the forms		
TASK		Employer	PSC Benefits
<b>WAIVER OF PREMIUM FOR OPTIONAL LIFE INSURANCE</b>			
1	<a href="#">Receive Decision from Sun Life</a> – If approved for waiver of premium for Optional Life, update payroll to discontinue Optional Life Premiums and freeze amount of Optional Life Insurance based on pre-disability salary. If declined, no action is required	<input checked="" type="checkbox"/>	
TASK		Employer	PSC Benefits
<b>RETURN TO WORK FROM LONG TERM DISABILITY</b>			
1	<a href="#">Employee Returns to Work</a> : Change Basic Life insurance plan premiums to cost shared.	<input checked="" type="checkbox"/>	
2	<a href="#">If employee has waiver of premium for Optional Life</a> – resume collecting premiums for Optional Life insurance.	<input checked="" type="checkbox"/>	
TASK		Employer	PSC Benefits
<b>END OF EMPLOYMENT</b>			
1	<a href="#">Receive Notice of End of Employment</a> : Receive notice that employment is ending for an employee	<input checked="" type="checkbox"/>	
2	<a href="#">Update Payroll</a> : Stop payroll deductions for Life Insurance premiums	<input checked="" type="checkbox"/>	
3	<a href="#">Provide Conversion Option</a>	<input checked="" type="checkbox"/>	

TASK		Employer	PSC Benefits
<b>RETIREMENT</b>			
1	<b>Receive Notice of Retirement:</b> Receive notice that employee is retiring	<input checked="" type="checkbox"/>	
2	<b>Provide Information on Retiree Life Insurance Plan:</b> If you participate in the PSSP pension and your employees are eligible for Retiree benefits under the Province of Nova Scotia, provide employee with information on the retiree benefits: <a href="https://beta.novascotia.ca/documents/life-insurance-and-health-plan-benefits-retirement-guide-government-employees">https://beta.novascotia.ca/documents/life-insurance-and-health-plan-benefits-retirement-guide-government-employees</a>	<input checked="" type="checkbox"/>	
3	<b>Notify PSC Benefits:</b> Send Recommendation to PSC Benefits PO Box 943 Halifax NS B3J 2V9 notice of retiring employee and eligible amounts of Life Insurance	<input checked="" type="checkbox"/>	
4	<b>Update Billing system:</b> stop charging premiums for employee benefits	<input checked="" type="checkbox"/>	
5	<b>Add Retiree Life Insurance:</b> If in receipt of PSSP pension and eligible for the PNS Retired Employee Health Plan, add Retiree Benefits with receipt of Recommendation		<input checked="" type="checkbox"/>
TASK		Employer	PSC Benefits
<b>BILLING</b>			
1	<b>Create back up for Sun Life:</b> Monthly, create back up of volumes and amounts to be sent to Sun Life with payment	<input checked="" type="checkbox"/>	
2	<b>Send payment:</b> Monthly, send payment to Sun Life with back up	<input checked="" type="checkbox"/>	