

Summary of Benefit Plan Costs for 2011-12

This information applies to employees, retired employees and member employer agencies who participate in the provincial government's benefits plans.

Employees' costs are expressed on a bi-weekly basis (26 pays/year) and are 65% employer paid. Retired employees' costs are expressed on a monthly basis and are 65% employer paid.

Plan Members	Type of Plan	Employer Cost	Employee Cost	Total Cost
Employees (Health, Travel, Dental)	• Single	\$39.00	\$21.00	\$60.00
	• Family	\$96.34	\$51.87	\$148.21
Employees over age 65 (Health, Travel, Dental)	• Single	\$22.86	\$12.31	\$35.17
	• Family	\$61.07	\$32.88	\$93.95
Retired Employees Health Plan (under age 65)	• Single	\$61.70	\$33.22	\$94.92
	• Family	\$136.89	\$73.71	\$210.60
Retired Employees Health Plan (over age 65)	• Single	\$32.78	\$17.65	\$50.43
	• Family	\$65.75	\$35.41	\$101.16

Benefit	Total Cost per \$1000 of coverage
Basic Life Insurance	26 cents per \$1000/per month. The employer and employee/retiree costs will vary depending on the cost-sharing arrangement.
Optional Life Insurance	Age based rates which are 100% employee paid and are expressed on a bi-weekly basis: Under age 40: 2.4 cents; age 40-44: 3.3 cents; age 45-49: 6.2 cents; age 50-54: 9.5 cents; age 55-59: 16.6 cents; age 60-64: 27.6 cents; age 65-69: 37.5 cents; age 70-74: 71.3 cents.

Where can I get more information? Visit the Medavie Blue Cross Card Holder website at www.medavie.bluecross.ca or e-mail PSCBenefitInquiries@gov.ns.ca with any questions about your benefits coverage and costs. Employees can also get specific, up to date information on their benefits coverage and beneficiaries via the Province of Nova Scotia Self-Service Portal at <http://gov.ns.ca/selfservice>.

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