

**Rate Change for Group Life and Health Benefit Plans  
2010-11 Policy Year  
for  
ECP, NSGEU, CUPE, Local 480 employees**

1. Health and Dental Benefits rates will increase. As a result of an annual review, both the employer and employees will see an increase to current rates, starting on the October 21, 2010 pay. There are no changes to the coverage of benefits under the plan.
2. Basic Group Life Insurance and Optional Life Insurance rates will not change for the 2010-11 policy year.

**Summary of Rate Increases:**

(Find your Group Plan number on your Medavie Blue Cross card)

Group Plan #	Type of Plan	Current Cost per pay	Increase per pay	New Cost per pay
Group 10138, 10140, 10200, 10205	Single (no dependants)	\$20.00	\$1.00	\$21.00
	Family	\$49.40	\$2.47	\$51.87

The employer's contributions will increase by \$ 1.85 per pay for an employee with single coverage, and \$4.60 per pay for an employee with family coverage.

Frequently Asked Questions

**When will these rate adjustments take place?** The increase will start on October 21, 2010.

**Why is the cost of health and dental benefits increasing?** An increase in usage, plus the rising costs of health and dental care products and services, are the reasons for the cost increases in our health and dental benefits plan.

**Will there be rate adjustments next year?** All insurance and health policies are reviewed annually to determine if rate adjustments are necessary.

**Where can I get more information?** Visit the Medavie Blue Cross Card Holder website at [www.medavie.bluecross.ca](http://www.medavie.bluecross.ca) or the PSC website at [www.gov.ns.ca/psc](http://www.gov.ns.ca/psc) under Benefit Resources for more information on coverage.

Please e-mail us at [PSCBenefitInquiries@gov.ns.ca](mailto:PSCBenefitInquiries@gov.ns.ca) with any questions about rate increases.