



# Empower your health and dental wellbeing

with the Cosmetology Association of New Brunswick and Nova Scotia



As a valued member of the Cosmetology Association, New Brunswick and Nova Scotia members now have the opportunity to enroll in a tailored health and dental benefits program.

This comprehensive and affordable health plan is offered in partnership with Southport Benefit Solutions and People Corporation, ensuring members receive the best solutions possible.

## Three distinct options

It's important for you and your family to have the coverage and protection you need. That's why we're excited to offer you three exceptional plan options.

Benefit	Entry Plan	Essential Plan	Enhanced Plan
Life Insurance & AD&D			
Benefit amount	Not covered	\$25,000	\$25,000
Dependent Life			
Benefit amount	Not covered	Spouse - \$5,000 Child - \$2,500	Spouse - \$5,000 Child - \$2,500
Health			
Deductible	Nil	Nil	Nil
Prescription drugs	60% coinsurance	70% coinsurance	80% coinsurance
Drug formulary	Formulary Guard	Formulary Guard	Formulary Guard
Drug maximum	\$750/year	\$2,500 / calendar year	\$5,000/calendar year
Hospital	Ward	Ward	Semi-private
Medical supplies and services	60% coinsurance	70% coinsurance	80% coinsurance
Eye exams	Not Covered	\$75 every 24 months for adults, every 12 months for dependent children	Once every 24 months for adults, every 12 months for dependent children
Paramedical maximum	\$40/visit maximum \$300/year/practitioner, up to \$400 overall combined maximum	\$60/visit maximum \$300/year per practitioner, up to \$600 overall combined maximum	\$80/visit maximum \$500/year/practitioner, up to \$1,000 overall combined maximum

Paramedical practitioners	Psychologist, Acupuncturist, Chiropracist, Podiatrist, Speech Therapist, Chiropractor, Physiotherapist	Psychologist, Naturopath/ Homeopath, Acupuncturist, Dietician, Osteopath, Chiropracist/Podiatrist, Speech Therapist, Occupational Therapist, Chiropractor/Massage Therapist/Physiotherapist	Homeopath, Acupuncturist, Dietician, Osteopath, Chiropracist/Podiatrist, Speech Therapist, Occupational Therapist, Chiropractor, Massage Therapist, Physiotherapist
Emergency travel coverage	Not covered	Not covered	30 days
<b>Dental</b>			
Deductible	Nil	Nil	Nil
Basic dental	60% coinsurance	70% coinsurance	80% coinsurance
Maximum	\$500/year	\$750/year	\$1,000/year
Recall exam	Once every 12 months	Once every 12 months	Once every 9 months
<b>Value-adds</b>			
People Connect Carepath	Included under Health	Included under Health	Included under Health
BestLife Rewarded™	Included	Included	Included

Sold Rates	Entry Plan	Essential Plan	Enhanced Plan*
Single	\$111.08	\$186.94	\$217.02
Family	\$269.13	\$448.43	\$522.84

Cost excludes applicable taxes. New business rates are valid for groups implemented prior to December 31, 2026

\*Monthly cost per employee over age 70 under the Enhanced Plan is \$232.95 per single and \$554.76 per family

## Eligibility

- All employees must be covered under their provincial Medicare and be Canadian residents
- All employees must be under age 75
- Permanent employees must be actively working on a full-time basis, 20+ hours per week, 12 months per year
- Plan option change is available on the renewal effective date within one step and includes a lock-in period of two years
- Medical underwriting is required for previous plan members
- There is a three-month waiting period (waived on prescription drugs)



**SOUTHPORTBENEFIT**  
SOLUTIONS

**Have questions?**

**Get in touch!**

The team at Southport Benefit Solutions is here to support you.

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