



# FEW THINGS ARE THIS CERTAIN

A membership with Merit Nova Scotia is certain to bring stability to your construction business. Recent upgrades to the Merit Benefit Plan include improved coverage for employees and decreased costs for employers. Merit's superior service will provide your company with an immediate competitive advantage and the certainty of long-term stability.

**Don't miss a sure shot!**



**MERIT** NOVA  
SCOTIA

*Benefits. Advocacy. Worker Safety.*



[www.meritns.com](http://www.meritns.com)

(902) 453-6248

# MERIT NOVA SCOTIA HOUR BANK BENEFIT PLAN

**Employee Life Insurance: \$80,000.00**

**Accidental Death & Dismemberment Employee Insurance: \$80,000.00**

**Dependent Life Insurance:**

- Spouse – \$10,000
- Child – \$5,000

**Extended Health Care for Employees & Dependents:**

- Prescription drugs – 80% – no annual maximum
- Emergency out-of-country – 100%
- Other health expenses (*to specified limits*) – 100%
- Overall Maximum – Unlimited

**Vision Care for Employees & Dependents:**

- All covered expenses – 100%
- Maximum – \$350 every 2 calendar years  
(*Prescription safety glasses \$100 for employees. Prescription sunglasses*)
- Maximum for Children under 19 – \$350 per calendar year
- Eye Exams – \$75 every 2 calendar years

**Dental Care Benefits for Employees & Dependents:**

- Basic services – 80% of GP Fee Guide
- Major restorative services – 50% of GP Fee Guide
- Maximum for basic & major services combined – \$2,500 per calendar year
- Specialist fee guide used when applicable
- Orthodontic services for children under 19 – 50%
- Maximum for orthodontic services – \$2,500 lifetime per person

**Long Term Disability Insurance for Employees:**

- Monthly benefit – \$2,200 for first 24 months, then \$2,700/month to age 65

**Short Term Disability Insurance for Employees:**

- Optional – Check with Merit Nova Scotia office for more information

**Employee and Family Assistance Program (EFAP) for employee & dependents:**

- Confidential counseling and information service for employees and their families
- Self referral

**Best Doctors:**

- World-renowned service that provides expert second medical opinions, treatment recommendations and one-on-one healthcare coaching for seriously ill individuals and treating physicians.

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**Contact us to learn more about the  
Merit Nova Scotia Office Supervisory  
and Merit Select Benefit Plans.**

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**Merit Nova Scotia is an industry advocate  
representing contractors on a variety  
of issues, including apprenticeship, safety,  
training, and worker outmigration.**