



NSTU Group Insurance Plans Term Teachers and Insurance

If you are a teacher starting a new term contract, the NSTU Group Insurance Trustees want to inform you of the benefits that are available and remind you to enroll.

*** IMPORTANT ***

Remember, the earlier you enroll, the earlier your coverage is effective.

TOTAL CARE/MEDICAL – This benefit is not automatic. You may apply for this benefit at any time. Coverage will take effect the first of the month following receipt of your application.

Single: NO COST (100 % paid by employer)
Family: NO COST (100 % paid by employer)

TOTAL CARE/DENTAL – This benefit is not automatic. For term teachers, you must apply within 31 days of your term commencement date. If you elect to participate, coverage will take effect the first of the month following receipt of the application form and will remain in effect for the duration of your term contract.

Single

Public School teachers: \$16.48 (Difference paid by Teachers' Provincial Agreement or APSEA Agreement)
NS Community College: \$17.64 (Difference paid by Community College Agreement)

Family

Public School teachers: \$34.86 (Difference paid by Teachers' Provincial Agreement or APSEA Agreement)
NS Community College: \$37.30 (Difference paid by Community College Agreement)

Please note: Rates above are subject to change.

PROVINCIAL MASTER LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT – You are automatically insured for this benefit. To designate a beneficiary, you must complete a beneficiary designation form.

For Public School teachers/Community College members and APSEA members, **\$ 50,000** Life Insurance and **\$ 50,000** Accidental Death & Dismemberment Insurance. NO COST (100 % paid by employer).

LONG TERM DISABILITY (cost-sharing with the employer) – Effective August 1, 2009, the NSTU Long Term Disability Plan is mandatory for new members and currently insured members without the ability to opt out unless the following conditions have been met:

1. Plan member is at least 50 years of age and has a minimum of 30 years of pensionable service, or
2. Plan member is in their last year of teaching with one year of accumulated sick leave.

A “new member” is defined as an NSTU member who has obtained their first contract in Nova Scotia or a member being rehired and has not met any of the following categories below.

If you fall into one of the four categories below coverage will commence the first of the month following the date the insurance company approves any evidence of insurability as required by the policy as long as you are under 59 ½ years of age.

1. You were previously automatically enrolled as a “new member” prior to August 1, 2009 and opted out of the program, (unless you opted out in the 2008/2009 year due to your contract being less than 50%) and/ or
2. You previously applied for enrollment in the Long Term Disability Program and were denied coverage and/or
3. If you failed to enroll through past open enrollments and/or
4. You had previously requested to cancel coverage.

The other plans available are Optional Life Insurance, Spousal Life Insurance, Voluntary Accidental Death & Dismemberment, MEDOC® Travel Plan, Trip Cancellation / Trip Interruption and Home and Automobile Insurance.

Further details of the above plans and information on enrollment are outlined in your Group Insurance Profile.

IF YOU HAVE NOT RECEIVED A NEW TEACHER LETTER, APPLICATION FORM OR INSURANCE PROFILE, PLEASE CONTACT YOUR PLAN ADMINISTRATOR, JOHNSON INC., AT 453-9543 (LOCAL) OR 1-800-453-9543 (TOLL FREE).

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