



## NSTU Group Insurance Plans for New Members

The NSTU Group Insurance Trustees would like to advise that if you are a new NSTU member in Nova Scotia and have a term, probationary or permanent contract, you are eligible for benefits under the NSTU Group Insurance Plan. Please review the information below carefully to ensure you enroll on a timely basis.

**\* IMPORTANT \***

**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:** 100 per cent paid by the Employer – No cost to member

**Family:** 100 per cent paid by the Employer – No cost to member

**Total Care Dental – This benefit is not automatic.** You must apply for this benefit by October 15, 2009. If you elect to participate, coverage will remain in effect for a full twelve (12) month period, provided you remain an active member. Coverage will begin the first of the month following receipt of the application form, provided the form is received before October 15. If not received prior to this date, coverage will not become effective until September 1 of the following year.

**Single - Public School/APSEA members:** \$16.48 monthly cost to member - Difference paid by the Employer

**Community College members:** \$17.64 monthly cost to member - Difference paid by the Employer

**Family - Public School /APSEA members:** \$34.86 monthly cost to member - Difference paid by the Employer

**Community College members:** \$37.30 monthly cost to member - Difference paid by the Employer

**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.

Public School members, Community College members and APSEA members are insured for **\$50,000** of Life Insurance and **\$50,000** of Accidental Death and Dismemberment Insurance. There is no cost to the member for this coverage as it is paid 100 per cent by the Employer.

**Long Term Disability** – Effective August 1, 2009, the NSTU Long Term Disability Plan is mandatory for new 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 previously opted out of the Long Term Disability Plan. The NSTU Long Term Disability Plan is cost-shared with the Employer at 50 per cent. Therefore, your portion of the monthly premium is 0.45 per cent of your gross monthly salary. As an example, a new Public School member earning \$43,305 per year will have a payroll deduction of \$16.24 per month.

**Other Coverages** – There are a number of other optional coverages available to NSTU members through payroll deduction. These coverages are: Optional Life Insurance, Spousal Life Insurance, Voluntary Accidental Death and Dismemberment, MEDOC® Group Travel Plan, MEDOC® Trip Cancellation/Interruption Plan and Home and Automobile Insurance.

Further details of the above plans and information on enrollment is outlined in the Group Insurance Profile. If you have not yet received a copy, your NSTU Rep has a copy on file.

If you have not received a new teacher letter, application form or Group Insurance Profile, please contact Johnson Inc. at 453-9543 (local) or 1-800-453-9543 (toll free).