



**NSTU
INSURANCE
TRUSTEES**

update

NSTU Group Insurance Program – Critical Illness Insurance

As you may recall, the NSTU Group Insurance Trustees completed a market survey process in early 2008 with respect to the group insurance coverages available to NSTU members. As part of this market survey, an enhancement that provides a Critical Illness benefit was added to the Provincial Master Life Accidental Death & Dismemberment Insurance Program effective May 1, 2008. This enhancement is available to all members covered under the Provincial Master Life Insurance Program.

Critical Illness Insurance is a type of insurance that pays out a lump sum on the diagnosis of a “serious illness”. The Critical Illness Insurance included in the Provincial Master Life Insurance Program covers heart attack, coronary artery bypass surgery, stroke, and life threatening cancer.

If you are diagnosed with one of the above noted critical illnesses, you may be eligible to receive a \$2,000 one time lump sum payment tax free. Diagnosis means the certified diagnosis of a critical illness by a medical practitioner or specialist who is licensed and practising medicine in Canada, other than the insured member or a business associate or relative. The payment of the benefit is subject to a survival of 30 days following the date of diagnosis or the date of surgery for coronary bypass surgery.

Pre-existing condition clauses do exist in this policy. If you have any questions with respect to your eligibility for this benefit, please contact Johnson Inc. at 1-800-453-9543 (toll-free) or 453-9543 (local).