



update

NSTU Group Insurance Program Benefit Enhancements Effective August 1, 2009 Public School Members

The NSTU Group Insurance Trustees would like to remind Public School Members that benefit enhancements were achieved through the recent contract negotiations. Outlined below are the enhancements for the Public School Members. It should be noted that Community College Members are still in negotiations.

Enhancements to the Total Care Medical Program (Public School Members)

Effective August 1, 2009 the coverage under the orthopedic shoes and shoe modification supplies benefit will change to include coverage at 80% of the usual and customary charges to a maximum of \$200 (current coverage \$100) in any 12 consecutive month period for shoe modification supplies and custom molded foot supports. Please note, a written prescription from a medical doctor is still required.

In addition, effective August 1, 2009, coverage for the paramedical services of a naturopath, acupuncturist, osteopath, chiropractor, speech therapist, podiatrist/chiroprapist, or occupational therapist will be increased to 80% of the usual and customary charges to a maximum of 20 treatments in any 12 consecutive month period. Current coverage is 80% of the usual and customary charges to a maximum of \$25 per treatment and a maximum of 20 treatments per calendar year.

Important Things to Remember

It is important to remember that payment of a claim is based on the date of service indicated on your paid-in-full receipt, not when you submit your claim for reimbursement. For example, a claim for a molded arch support will not be paid at the \$200 amount if the date of service was prior to August 1, 2009 and submitted after August 1, 2009. The same will apply to the enhanced paramedical practitioner benefits.

Also, the Trustees want to remind members who plan to travel this summer of the NSTU MEDOC® Group Travel Plan and the NSTU MEDOC® Trip Cancellation / Interruption Plan. These programs provide comprehensive coverage at competitive rates. Please check out these programs as you plan your travel for the summer.

If you have any questions regarding the above, please contact Johnson Inc. at (902) 453-9543 or 1-800-453-9543 (toll-free).