



# The NSTU Group Insurance Program – An Overview

Both the NSTU and the NSTU Group Insurance Trustees receive many enquiries with respect to the NSTU Group Insurance Program. The NSTU, through the NSTU Group Insurance Trustees, offers excellent coverages to both active and retired members of the Nova Scotia Teachers Union. Hopefully, this article will provide some useful information regarding available coverages.

## COVERAGE FOR EVERY MEMBER

### Provincial Master Life Insurance

A \$50,000 term life policy is available to all Active Public School Members, APSEA Members, and Community College Members. The premium for this benefit is 100% paid by each employer; therefore, there is no charge to the member for this coverage. It is very important to review your beneficiary designation.

As part of the Provincial Master Life Insurance coverage, a matching \$50,000 of insurance is included for Accidental Death & Dismemberment, as well as a Dependent Life benefit of \$3,000 for your spouse and \$1,500 for each dependent child.

### Funeral Expense Plan

The Funeral Expense Plan provided to NSTU members and eligible dependents under the age of 65 provides up to \$3,000 per funeral. This benefit is provided 100% through the NSTU Group Insurance Trust Fund.

## EMPLOYER COST-SHARED BENEFITS YOU NEED TO ENROLL IN

### Total Care Medical

The Total Care Medical Program is a comprehensive supplementary Health Care Program available to all Active Public School Members, APSEA Members, and Community College Members and is paid 100% by the employer. This program provides prescription drug coverage, semi-private hospital room, vision care, paramedical services (including physiotherapy and massage therapy) and many other benefits as outlined in your Group Insurance Profile. This benefit is not automatic. You may apply for this benefit at any time.

### Total Care Dental

Similarly, the Total Care Dental Program provides comprehensive Dental Care coverage to NSTU members. Total Care Dental includes Basic Preventative Services, Major Restorative Services, and Prosthodontic and Orthodontic Services. The employer cost shares 65% of the Basic and Major Restorative premiums of the Total Care Dental while the member pays 35% for Basic Preventative and Major Restorative premiums, plus 100% for Prosthodontic and Orthodontic premiums. You can enroll in the NSTU Total Care Dental Program once per year on Sept. 1<sup>st</sup>. Also, new teachers have 31 days from the receipt of their new teacher package to enroll.

### Long Term Disability

Long Term Disability benefits are available to active members of the NSTU. If not currently enrolled, you must be under 59 ½ years of age to apply for coverage. This coverage provides a benefit based on 70% of your gross monthly salary at the time your claim commences.

This is a taxable benefit as the employer contributes to the cost of the premium.

The Long Term Disability benefit is integrated with CPP and Teachers' Disability Pension. The qualifying period before benefit payments would commence is the greater of 90 calendar days or your accumulated sick leave.

Effective August 1, 2008, coverage will be effective the date you commence employment as a term, probationary or permanent contract teacher in the Province of Nova Scotia. You will be automatically enrolled in the NSTU Long Term Disability Program with the provision to opt out and premiums will be deducted automatically unless:

1. You were previously automatically enrolled as a "New Teacher" and opted out of the Program; and/or
2. You previously applied for enrollment in the Long Term Disability Program and were denied coverage; and/or
3. You failed to enroll through past open enrollments.

Coverage will commence on the first of the month following the date the insurance company approves any evidence.

### Hospital Cash

A Hospital Cash Benefit is provided to all NSTU members who are enrolled in the NSTU Long Term Disability Program. This coverage is a daily benefit of \$20.00 to an insured member when the member is in a hospital and under the care of a physician. This benefit will be paid from the first day of hospitalization, if hospitalized for at least four days. As with the Funeral Expense Benefit, this coverage is paid 100% by the NSTU Group Insurance Trust Fund.

### Optional Coverages Paid By Members

There are a number of optional coverages available to NSTU members that provide the opportunity to purchase additional insurance coverages through payroll deduction, such as, Optional Group Life Insurance, Voluntary Accidental Death & Dismemberment, MEDOC® Travel Plan and Home / Auto Insurance. These coverages are 100% paid by the member and are offered at very competitive premium rates. Details on these programs are contained within your Group Insurance Profile.

### Breaking News !!

**Watch for the details of a new Trip Cancellation / Trip Interruption Plan coming in October as an add-on option to the MEDOC® Group Insurance Travel Plan.**

This is a brief overview of the benefits detailed through the NSTU Group Insurance Program. Full details of your NSTU Group Insurance Program are contained within the Group Insurance Profile, which has been provided to you in the past.

If you have any questions, please do not hesitate to contact Johnson Inc. at 453-9543 (local) or 1-800-453-9543 (toll-free).