



## HOW TO SUBMIT YOUR CLAIMS UNDER THE NSTU GROUP INSURANCE PROGRAM

The NSTU Group Insurance Trustees want to make sure that Members are informed with respect to how to submit claims under any portion of the NSTU Group Insurance Program. The claims procedures differ by benefit and may be confusing to some. A summary of the procedure by benefit has been outlined below:

### HOSPITAL SERVICES

- The NSTU Total Care Subscriber Card confirms coverage for semi-private room accommodation.
- The hospital will bill Medavie Blue Cross directly. No claim forms are needed.

### EXTENDED HEALTH BENEFITS

(supplies, paramedical practitioners, vision care, hearing aids, etc.)

- Claim forms should be completed and sent directly to Medavie Blue Cross along with itemized receipts and attending physician's prescription where applicable. Some providers now submit electronically with Medavie Blue Cross and will request you to pay your portion only.
- Reimbursement will be made directly to you.
- **Claims must be submitted within one year from the date the expense is incurred. If not submitted within one year, your claims will be declined.**

### PRESCRIPTION DRUGS

- The NSTU Total Care Benefit Subscriber Card must be presented to a participating pharmacy at the time the prescription is filled.
- There is a \$5.00 co-pay per covered prescription. Some medications may require special authorization.
- All over-the-counter medications, except life sustaining over-the-counter drugs, as defined by Medavie Blue Cross are **not** covered under the NSTU Total Care Medical Plan.

### DENTAL CARE

- Some dentists will only require you to pay the applicable co-insurance as they will submit directly to Medavie Blue Cross.
- Some dentists may require you to pay for services at the time they are rendered and submit a completed Dental Claim Form with an official receipt to Medavie Blue Cross for reimbursement. Payment will be made directly to you.
- **In all cases, claims must be submitted within one year from the date the expense is incurred. As with the Health benefit, claims will be declined if not submitted within one year.**

If living outside Atlantic Canada, you must pay for all services rendered, submit a completed claim form with official receipts, and attending physician's prescription where applicable, and forward to Medavie Blue Cross for reimbursement. Payment will be made directly to you.

For all other claims, including Provincial Master Life Insurance, Optional Group Life Insurance, Voluntary Accidental Death & Dismemberment, Long Term Disability and the Funeral Expense Plan, you (or your beneficiary) should contact the Claims Specialist at Johnson Inc. at 453-9522 or 1-877-303-1399 (toll-free). The Trustees encourage you to share this information with your beneficiaries and dependents so they are aware of the steps to be taken at the time of a claim for any coverage under the NSTU Group Insurance Program for which you or your dependents may be eligible for and enrolled in.

**If you have questions regarding any of the claiming procedures for the benefits you are enrolled in, or any of the voluntary coverages available to you, please contact Johnson Inc. at (902) 453-9543 or 1-800-453-9543 (toll-free).**