



## NSTU Group Insurance Plans New NSTU members and Insurance

The NSTU Group Insurance Trustees would like to advise that if you are a new teacher or Community College member in Nova Scotia and have a term, probationary or permanent contract, you are eligible for benefits under the NSTU Group Insurance Plan.

**\* IMPORTANT \***

Remember, 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:** NO COST (100% paid by employer)  
**Family:** NO COST (100% paid by employer)

**TOTAL CARE/DENTAL – This benefit is not automatic.** You must apply for this benefit by October 15, 2008. 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 take effect the first of the month following receipt of the application form.

**Single - Public School teachers:** \$16.48 (Difference paid by Teachers' Provincial Agreement or APSEA Agreement)

**NS Community College:** \$17.34 (Difference paid by Community College Agreement)

**Family - Public School teachers:** \$34.86 (Difference paid by Teachers' Provincial Agreement or APSEA Agreement)

**NS Community College:** \$36.66 (Difference paid by Community College Agreement)

**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.

For Public School teachers / Community College members and APSEA members, **\$50,000** Life Insurance and **\$50,000** Accidental Death & Dismemberment Insurance. NO COST (100% paid by employer).

**LONG TERM DISABILITY** - If you have not taught as a term, probationary or permanent contract teacher in the Province of Nova Scotia prior to this contract, you are automatically insured for Long Term Disability. You may opt out of the plan by forwarding a written confirmation. If you have previously taught in Nova Scotia prior to this contract, you are eligible to apply for the LTD plan, but your approval may be subject to medical evidence of insurability. Please contact Johnson Inc. to discuss your options. (Cost-shared 50% paid by employer)

### New Administrative Practice:

As a new administrative practice under the Long Term Disability Program, a one-time exemption to "New Teachers" who start their career with a contract of less than 50% will be permitted. A new teacher who receives a contract of less than 50% can opt out of the NSTU LTD Program without penalty as long as you notify Johnson Inc. in writing of your intention to opt out within 31 days of receiving your package or effective date of coverage. If you choose to opt out after 31 days, you will be subject to evidence of insurability if you wish to join the LTD program in the future. Once you receive a contract of 50% or more, you then become eligible to join the program again with automatic enrollment. If you again opt out in writing at this opportunity, you will not be permitted to join the program in the future without providing medical evidence of insurability.

**OTHER COVERAGES** - The other plans available are Optional Life Insurance, Spousal Life Insurance, Voluntary Accidental Death & Dismemberment, MEDOC® Travel Plan, and Home and Automobile Insurance.

Further details of the above plans and information on enrollment is outlined in the Insurance Profile. Your NSTU Rep will have a copy of this.

**IF YOU HAVE NOT RECEIVED A NEW TEACHER LETTER, APPLICATION FORM OR INSURANCE PROFILE, PLEASE CONTACT JOHNSON INC. AT 453-9543 (LOCAL) OR 1-800-453-9543 (TOLL FREE).**