



update

NSTU Mandatory Long Term Disability Program Frequently Asked Questions

The NSTU Group Insurance Trustees are aware of a number of questions raised by NSTU members since the introduction of the mandatory NSTU Long Term Disability (LTD) Program on August 1, 2009. The Trustees would like to respond to these questions through the following Frequently Asked Questions format.

1. What is the eligibility for the new Mandatory LTD Plan?

Effective August 1, 2009 the NSTU LTD Plan became mandatory for new and currently insured members of the LTD Plan without the ability to opt out unless the following conditions have been met:

- a. The LTD Plan member is at least 50 years of age and has a minimum of 30 years of pensionable service, or
- b. The LTD Plan member is in their last year of teaching with one year of accumulated sick leave.

Previously, new and currently insured members of the LTD Plan could opt out in writing at any time without satisfying any criteria.

2. Who is a "new member" of the NSTU LTD Plan?

A "new member" is defined as an NSTU member who has obtained his/her first contract in Nova Scotia or a member being rehired and has not previously opted out of the LTD Plan. The NSTU LTD Plan is cost shared with the employer at 50%.

3. Who are currently insured members of the LTD Plan?

Currently insured members of the LTD Plan are those NSTU members who have enrolled in the LTD Plan and are currently paying premium for this benefit.

4. Can NSTU members who have opted out in writing, who did not enroll through past open enrollments or were denied coverage, join the LTD Plan in the future?

Yes. However, those members would be required to submit satisfactory medical evidence of insurability to Manulife Financial to become a member of the NSTU LTD Plan. This process could be as simple as completing a few short medical questions. As well, Manulife Financial could request additional medical information from an applicant which could include additional tests that would incur a cost to the applicant. Coverage would commence the first of the month following approval by the insurance company.

We trust the above clarifies some of the more frequently asked questions surrounding the new Mandatory LTD Plan.

If you have any questions with respect to the Long Term Disability Plan, or with respect to your eligibility or current status, please do not hesitate to contact Johnson Inc. at 1-800-453-9543 (toll-free) or 453-9543 (local).