



NSTU Group Insurance Plans Term Teachers and Insurance

If you are a teacher starting a new term contract, the NSTU Group Insurance Trustees want to inform you of the benefits that are available and remind you to enroll.

*** 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. For term teachers, you must apply within 31 days of your term commencement date. If you elect to participate, coverage will take effect the first of the month following receipt of the application form and will remain in effect for the duration of your term contract.

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)

Please note: Rates above are subject to change.

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 (cost-sharing with the employer) - 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.

If not automatically enrolled, coverage will commence on the first of the month following the date the insurance company receives your application and approves any evidence of insurability as required by the policy.

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. The Optional Life Insurance Program was revised in 2006 to include more competitive age banded rates. In November of 2008 a Trip Cancellation / Trip Interruption Plan was added as an option to the MEDOC® Travel Plan. Please take some time to review this exciting new benefit.

Further details of the above plans and information on enrollment are outlined in your Group Insurance Profile.

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).