



# Voluntary Group Insurance Benefits... What Are They?

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There are a number of voluntary group insurance benefits available to both active and retired members of the NSTU. Voluntary coverages can be purchased by you through payroll or pension deductions. Over the years, the NSTU Group Insurance Trustees have expanded the voluntary benefits available to plan members. Therefore, a quick overview of the benefits to refresh memories will help ensure NSTU members can take advantage of these coverages as part of overall financial planning.

## What voluntary benefits are available to NSTU members?

The following voluntary benefits are available to NSTU members:

### Voluntary Optional Life/Spousal Life Insurance (equal to or less than your amount)

- Initial amount - \$30,000
  - Additional coverage available in units of \$5,000 to a maximum amount of up to \$300,000 for both member and spouse
  - Medical evidence of insurability required. (Except for \$30,000 of coverage for new members if applied for within 31 days from date of new confirmation letter)
- Dependent Life coverage of \$10,000 spouse/\$5,000 dependent child

### Voluntary Accidental Death & Dismemberment

- Coverage available in units of \$5,000 to maximum amount of \$300,000 (reduces to \$100,000 at age 70)
- Coverage for accidental loss of life, loss of limbs or loss of use of limbs per the loss schedule
- Family coverage is automatic if you have dependents
- 24 hours per day, 365 days per year coverage anywhere in the world
- Many other “living benefits” such as Family Transportation and Home Alteration and/or Vehicle Modification

### MEDOC® Group Travel Plan

- Emergency Out-of-Province and Out-of-Canada Medical Insurance Plan
- Base Plan allows unlimited trips up to 35 consecutive days per trip during the policy year

- Supplementary plans available to 180 days which includes Base Plan
- Annual plan allows flexibility of travel
- Pre-existing conditions apply

### MEDOC® Group Trip Cancellation / Trip Interruption Plan

- Protects members against unforeseen circumstances that may prevent or discontinue trip and is meant to complement your MEDOC® coverage
- Trip Cancellation up to a maximum of \$5,000 per insured per annual coverage period
- Trip Interruption – maximum \$5,000 per insured for each covered trip
- Annual plan
- Pre-existing conditions apply

### Voluntary Critical Illness Insurance

- Provides up to \$300,000 coverage for 29 conditions
- Spousal and dependent coverage available
- Pays a lump sum tax-free benefit
- \$50,000 of coverage available without medical evidence for both the member and spouse
- Pre-existing conditions apply

### Why do the NSTU Group Insurance Trustees make voluntary coverages available?

The Trustees make the coverages available to allow members the opportunity to purchase, at group rates, insurance coverages that are important to plan members and spouses as part of their overall financial planning. Purchasing coverage through the NSTU program also provides convenience as premiums can be taken through payroll deduction.

### How can I get information on these benefits?

You can contact Johnson Inc. at 453-9543 (local) or 1-800-453-9543 (toll-free) for additional information and enrollment material.

If you are interested in receiving information regarding the premium rates for any of the coverages above, please contact Johnson Inc. at the number(s) indicated above.

The coverages outlined above are summaries only. Full descriptions of all benefits are provided in your Group Insurance profile, except the new Voluntary Critical Illness Insurance benefit. If you have any questions or would like to apply for any of these benefits, please do not hesitate to contact Johnson Inc. at 453-9543 (local) or 1-800-453-9543 (toll-free).