



NSTU Group Insurance Program - Two Critical Illness Programs

- Very Different Coverage

There are two Critical Illness programs available to active and retired members of the NSTU. Both provide valuable Critical Illness benefits but are very different in the coverage you receive and the way in which you enroll. The Trustees hope that this information clarifies the differences for members.

Critical Illness – Provincial Master AD&D

In May 2008, an enhancement that provides a Critical Illness benefit was added to the Provincial Master Life Accidental Death & Dismemberment (PMLAD&D) Insurance program.

The Critical Illness component included in the PMLAD&D Insurance program covers heart attack, coronary artery by-pass surgery, stroke, and life threatening cancer.

If you are diagnosed with one of the noted critical illnesses, you may be eligible to receive a \$2,000 one time lump sum payment tax free. Pre-existing condition clauses do exist in this policy.

All active members insured for Provincial Master Life Insurance will maintain this coverage to age 70 and is paid by your Employer. If you are retired, coverage can be continued to age 65 and premium is deducted from your Nova Scotia Teachers Pension.

Voluntary Critical Illness Insurance Program

In February 2011, the NSTU Group Insurance Trustees launched a Voluntary Critical Illness program. This coverage is more comprehensive than the Critical Illness benefits offered through the PMLAD&D program. As this is a voluntary benefit, 100% of applicable premiums are paid through payroll or pension deductions. Plan highlights are as follows:

- 29 covered illnesses
- Spousal and dependent (\$10,000 for dependents) coverage available
- Coverage amounts to \$300,000 in units of \$10,000
- \$50,000 guarantee issue amount available for members and spouses (this means you can have up to \$50,000 of coverage without the requirement of submitting medical evidence)
- Coverage to age 75
- Pre-existing conditions clause applies to this benefit.

Summary

As illustrated above, as an active or retired NSTU member, you have access to valuable Critical Illness coverage. For active members under age 70, you will be automatically enrolled in the Provincial Master Life Insurance Program which insures you for the \$2,000 Critical Illness benefit. Retired members under age 65 must elect to continue Provincial Master Life Insurance at retirement to maintain this coverage.

The Voluntary Critical Illness Insurance program requires you to enroll for both active and retired members. Depending on the amount of coverage you select, a medical questionnaire may be required. Premiums are paid 100% by you through payroll or pension deduction.

If you believe you have an eligible claim, Johnson Inc. should be notified as soon as possible as claims must be submitted to the insurer(s) no later than one year after the date of diagnosis.

Coverage details and claims submission information for both Critical Illness benefits are outlined in the Group Insurance Profile. If you would like further information, you may contact Johnson Inc. at 1-800-453-9543 (toll-free) or 453-9543 (local).

[From The Teacher, April 26, 2013, Volume 51 Number 12, page 14 © NSTU 2013]

update