



update

Will You be Travelling this Summer? Don't Leave the Country/Province without Travel Insurance

The NSTU Group Insurance Trustees are pleased to advise active and retired NSTU members that the rates for the MEDOC® Travel and Trip Cancellation programs **will not** change for another policy year effective September 1, 2013.

Some additional information regarding both of these programs is summarized below.

The MEDOC® Travel Insurance Plan offers active and retired NSTU members complete coverage for your travel insurance needs. The Provincial Health Insurance Plan provides limited basic coverage while members travel outside of the Province. However, this coverage is not enough. If you have a medical emergency while travelling out of Province or outside of Canada, costs can easily escalate and it can cost thousands of dollars.

Some covered expenses under the NSTU MEDOC® Group Travel Plan include prescription drugs, x-rays, nursing services, air emergency transportation or evacuation, emergency dental services, bedside transportation, repatriation, return of vehicle, and board and lodging.

The MEDOC® Group Travel Plan provides year-round coverage from September to August. With a 35 day annual Base Plan, you are covered for an unlimited number of trips up to 35 consecutive days per trip during the policy year. For longer periods of travel, you can purchase a Supplemental Plan for additional protection to cover the period of time that you will be away. The Supplemental Plan provides coverage for one single trip longer than 35 days and includes the annual Base Plan coverage. Premium payments are made through monthly payroll or pension deduction to the policy renewal, which is September 1st.

NSTU Trip Cancellation/Trip Interruption Plan

The NSTU Trip Cancellation/Trip Interruption Plan is also available to active and retired NSTU members. This plan helps protect travellers against unforeseen circumstances that may prevent or discontinue a trip. Coverage highlights of this plan are:

- Annual Plan - once enrolled coverage is in place from September to August.
- Trip Cancellation - up to a maximum of \$5,000 per insured person per annual coverage period.
- Trip Interruption - up to a maximum of \$5,000 per insured person for each covered trip.
- Up to a maximum of \$3,500 for lodging, meals, car rental, telephone calls and taxi costs (\$350 per day).
- Up to a maximum of \$1,000 for loss of, or damage to, baggage and personal effects during a covered trip.
- Personal effects – actual cash value or \$500, whichever is less.
- Document replacement – up to a maximum of \$200.
- Baggage Delay – up to \$400.

You must be enrolled in the MEDOC® Group Travel Plan in order to apply for Trip Cancellation/Trip Interruption coverage. You will be enrolled with the same level of coverage as the MEDOC® Group Travel Plan.

It is important to note that there is a pre-existing clause for both the MEDOC® Travel and Trip Cancellation/Interruption programs. This clause is outlined in your Group Insurance Profile and you may also contact Johnson Inc. at the numbers below to discuss.

It is easy to enroll!! Just contact Johnson Inc. for the application form(s).

If you have any questions, please call Johnson Inc. at 453-9543 (local) or 1-800-453-9543 (toll-free).