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The NSTU Group Insurance Program - An Overview for New Members

The NSTU Group Insurance Trustees would like to advise that if you are a new NSTU member and have a term, probationary or permanent contract, you are eligible for benefits under the NSTU Group Insurance Plan. Please review the information below carefully to ensure you enroll on a timely basis and receive the benefits you wish.

The NSTU, through the NSTU Group Insurance Trustees, offer excellent coverages to both active and retired members of the Nova Scotia Teachers Union. Hopefully, this article will provide some useful information with regard to the coverages available.

Automatic Coverage for Every Member

Provincial Master Life Insurance

A \$50,000 term life policy is available to all Active Public School Members, APSEA Members, and Community College Members. A Dependent Life benefit of \$3,000 for your spouse and \$1,500 for each dependent child is also included in this coverage. The premium for this benefit is 100% paid by each employer, therefore, there is no charge to the member for this coverage. As part of your financial planning, please review and ensure you have designated a beneficiary for your Provincial Master Life Insurance and any other Life insurance coverage for which you are insured.

Provincial Master Accidental Death & Dismemberment Insurance

As part of the Provincial Master Life Insurance coverage, a matching \$50,000 of insurance is included for Accidental Death & Dismemberment (AD&D).

As well, under the Provincial Master AD&D Plan there is a \$2,000 Critical Illness benefit. This benefit provides a one time lump sum tax free payment that may be payable to you, the member, if you are diagnosed with one of the following critical illnesses: Heart attack, coronary artery by-pass surgery, stroke, life threatening cancer.

Funeral Expense Plan

The Funeral Expense Plan provided to NSTU members and eligible dependents under the age of 65 provides up to \$3,000 per funeral. This benefit is provided 100% through the NSTU Group Insurance Trust Fund. The Funeral Expense Plan will terminate on July 31, 2014.

Employer Cost-Shared Benefits You Need to Enroll In

Total Care Medical

The Total Care Medical Program is a comprehensive supplementary Health Care Program available to all Active Public School Members, APSEA Members, and Community College Members and is paid 100% by the employer. This program provides prescription drug coverage, semi-private hospital room, vision care, paramedical services, including physiotherapy and massage therapy, and many other benefits as outlined in the Group Insurance Profile you will receive. This benefit is not automatic. You may apply for this benefit at any time provided you are actively at work.

Total Care Dental

Similarly, the Total Care Dental Program provides comprehensive Dental Care coverage to NSTU members. Total Care Dental includes Basic Preventative Services, Major Restorative Services, and Prosthodontic and Orthodontic Services. The employer cost shares 65% of the Basic and Major Restorative premiums of the Total Care Dental while the member pays 35% for Basic Preventative and Major Restorative premiums, plus 100% for Prosthodontic and Orthodontic premiums. You can enroll in the NSTU Total Care Dental Program once per year before October 15th. Also, new teachers have 31 days from the receipt of their new teacher package to enroll.

The current member cost for the Total Care Dental Plan is as follows:

Public School/APSEA Members

Single - \$17.46 per month – Difference paid by the Employer
Family - \$36.94 per month – Difference paid by the Employer

Community College Members

Single - \$17.52 per month – Difference paid by the Employer
Family - \$37.04 per month – Difference paid by the Employer

Long Term Disability

Long Term Disability benefits are available to active members of the NSTU. If not currently enrolled, you must be under 59 ½ years of age to apply for coverage. This coverage provides a benefit based on 70% of your gross monthly salary at the time your claim commences. This is a taxable benefit as the employer contributes to the cost of the premium.

The Long Term Disability benefit is integrated with CPP and the Teachers' Disability Pension. The qualifying period before benefit payments would commence is the greater of 90 calendar days or your accumulated sick leave.

Effective August 1, 2009, the NSTU Long Term Disability Plan is mandatory for new members and currently insured members without the ability to opt out unless the following conditions have been met:

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

A new member is defined as an NSTU member who has obtained their first contract in Nova Scotia or a member being rehired and has not met any of the following categories:

1. You were previously automatically enrolled as a "new member" prior to August 1, 2009 and opted out of the program,
2. You previously applied for enrollment in the Long Term Disability Program and were denied coverage,
3. If you failed to enroll through past open enrollments and/or
4. You had previously requested to cancel coverage and were not on a leave.

The NSTU Long Term Disability Plan is cost-shared with the Employer at 50%.

Hospital Cash

A Hospital Cash Benefit is provided to all NSTU members who are enrolled in the NSTU Long Term Disability Program. This coverage is a daily benefit of \$20.00 to an insured member when the member is in a hospital and under the care of a physician. This benefit will be paid from the first day of hospitalization, if hospitalized for at least four days. As with the Funeral Expense Benefit, this coverage is paid 100% by the NSTU Group Insurance Trust Fund.

Optional Coverages Paid By Members

There are a number of optional coverages available to NSTU members that provide the opportunity to purchase additional insurance coverages through payroll deduction, such as, Optional Group Life/Spousal Insurance, Voluntary Accidental Death & Dismemberment, MEDOC® Travel Plan, MEDOC® Trip Cancellation / Interruption Insurance, Voluntary Critical Illness Insurance, and Home/Auto Insurance. These coverages are 100% paid by the member and are offered at very competitive premium rates. Details on these programs are contained within the Group Insurance Profile.

This is a brief overview of the benefits detailed through the NSTU Group Insurance Program. Full details of your NSTU Group Insurance Program are contained within the Group Insurance Profile, which you should take the time to review carefully.

If you have any questions with regard to the above, please do not hesitate to contact Johnson Inc. at 453-9543 (local) or 1-800-453-9543 (toll-free).