



update

## Travelling Soon?

### Don't leave the Country/Province without Travel Insurance

At this time of year many members have already booked travel or are considering booking travel in the very near future to get some relief from the Nova Scotia winter. One of the many important items to consider when travelling is travel insurance.

A *Globalnews.ca* article in August 2013 stated that based on a recent survey by BMO Insurance, only half of Canadians who travel purchase travel insurance. Getting sick or being injured while outside of Canada can be very costly and in some cases be financially devastating.

For many years now, the NSTU Group Insurance Trustees have made available to both active and retired members, a competitively priced Out-of-Province/Canada Emergency Medical Insurance Program. The MEDOC® Travel Insurance Plan offers NSTU members complete coverage for your travel insurance needs.

#### ***NSTU MEDOC® Out-of-Province/ Canada Emergency Medical Insurance***

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 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 1<sup>st</sup>.

#### ***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 easy to enrol!! Just contact Johnson Inc. at the numbers below for the application form(s). If you have any questions, please call Johnson Inc. at 902-453-9543 (local) or 1-800-453-9543 (toll-free).***