NOVA SCOTIA TEACHERS UNION
GROUP INSURANCE PROGRAMS

WHAT HAPPENS TO MY BENEFITS WHEN I RETIRE?

PRESENTATION
PUBLIC SCHOOL / PSAANS / APSEA

2025 – 2026

"THE INFORMATION CONTAINED WITHIN THIS PRESENTATION IS NOT COMPLETE WITHOUT COMMENTARY"

NSTU GROUP INSURANCE TRUST

Agenda

Contact Information

NSTU Group Insurance Programs
- ❖ Coverage Highlights

Member Assistance Programs (MAP)
- ❖ Coverage Highlights

NSTU GROUP INSURANCE TRUST

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Insurance Trustees

The trustees are teachers working for teachers to ensure our members have comprehensive health benefits.

NSTU Group Insurance Trustees

Joël Chiasson, Chair	(Cape Breton-Victoria Region)
Karen Nottage	(Annapolis Valley Region)
Krissy Brewer	(Halifax Region)
Shari MacGillivray	(Strait Region)
Paula Landry	(Provincial Executive)
Wade VanSnick	(Chignecto-Central Region)

Government Appointees	Sherman England Andrew Coates
NS Community College Appointee	Bruce Spares
NSTU Staff Liaison Officers	Kyle Marryatt Wally Fiander

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Life Insurance / Accidental Death & Dismemberment (AD&D) Insurance Coverage Highlights

Active Member		
Basic Life	$50,000	
Basic Accidental Death & Dismemberment	$50,000	
Critical Illness	$2,000 (lump sum payment)	
Dependent Life	Spouse	$3,000
	Each Child	$1,500

- New members are automatically insured for this benefit.
- Province of Nova Scotia pays 100% of premium for all active members.

The Insurer for your Provincial Master Life Plan is **Manulife Financial**.

The Insurer for your Provincial Master AD&D Plan is **Beneva**.

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Life Insurance / Accidental Death & Dismemberment (AD&D) Insurance Coverage Highlights

Retired (Under Age 65)		
Basic Life	$50,000	
Basic Accidental Death & Dismemberment	$50,000	
Critical Illness	$2,000 (lump sum payment)	
Dependent Life	Spouse	$3,000
	Each Child	$1,500

- Coverage may be continued at the same premium rate as an active member.
- The premium **(current rate: $7.90)** is paid 100% by you and deducted from your Nova Scotia Teacher's Pension.

The Insurer for your Provincial Master Life Plan is **Manulife Financial**.

The Insurer for your Provincial Master AD&D Plan is **Beneva**.

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Life Insurance / Accidental Death & Dismemberment (AD&D) Insurance Coverage Highlights

Retired (Age 65 & Over)	
Retiree Life	$10,000

- All coverage cancels at the end of the month of your 65th birthday.
- You will automatically be transferred to the Retiree Life benefit with the option to opt out.
- The premium is paid 100% by you and deducted from your Nova Scotia Teacher's Pension.
- Conversion option available.

Current Rate: $16.20

The Insurer for your Provincial Master Life Plan is **Manulife Financial**.

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Health Insurance – Total Care Medical Plan Coverage Highlights

Active Member	
Hospital Benefits	100% of semi-private room – no maximum.
Extended Health Benefits	80% reimbursement for supplies and services. (usual & customary charges and benefit limits apply).
Vision Care	Charges for prescription eyeglasses ▪ frames and single lenses up to $155.00 ▪ frames and bifocal or trifocal lenses up to $170 Contact Lenses and Laser surgery are eligible in lieu of frames and/or lenses at the same benefit level.
Prescription Drugs	$5.00 co-pay for each prescription.

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Health Insurance
Coverage Highlights

Active Member

- **Benefit is not automatic. You must enroll.**
- Province of Nova Scotia pays 100% of premium for Single (**current rate: $176.97**) and Family (**current rate: $458.05**) plans.
- Examples of covered expenses under Extended Health Benefit:
  - Paramedical practitioners (massage therapy, physiotherapy, etc.)
  - Supplies (diabetic supplies, medical equipment, etc.)
  - Hearing Aids, Orthopedic shoes, etc.

The Insurer for your Total Care Medical Plan is **Medavie Blue Cross**.

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Health Insurance
Coverage Highlights

Retired (Under Age 65)

- You can continue coverage under the Total Care Medical Plan.
- Province of Nova Scotia pays 100% of premium for Single (**current rate: $176.18**) and Family (**current rate: $453.93**) plans.
- A retired member must enroll in the Plan within sixty (60) days of retirement, or within sixty (60) days of first pension cheque.

The Insurer for your Total Care Medical Plan is **Medavie Blue Cross**.

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Health Insurance
Coverage Highlights

Retired (Age 65 & Over)

- Your coverage transfers to the Retired Teachers Health Care Plan.
- Province of Nova Scotia pays 100% of premium for: Member (**current rate: $80.02**)
  Member and spouse (**current rate: $160.05)**
- Prescription drug coverage cancels the first of the month that either member or spouse turns 65. If spouse is under 65, drugs for spouse only are covered at 80% after a $25.00 annual deductible.
- Drugs covered under Nova Scotia Seniors' Pharmacare Program if 65 or over.
- In the event of your death, coverage continues for your spouse if in receipt of Nova Scotia Teacher's Pension (Province of Nova Scotia pays 100% of premium)

The Insurer for your Total Care Medical Plan is **Medavie Blue Cross**.

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Dental Insurance
Coverage Highlights

Active Member	
Basic Preventative Services	80% reimbursement.
Major Restorative Services	60% reimbursement to a maximum payment of $1,500 per person per calendar year.
Prosthodontic Services	50% reimbursement to a maximum payment of $1,500 per person per calendar year.
Orthodontic Services	50% reimbursement to a maximum payment of $2,000 per person lifetime.

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Dental Insurance
Coverage Highlights

Active Member				
Province of Nova Scotia pays 65% of monthly premium for single and family plans.				
Member pays 100% of prosthodontic and orthodontic benefits				
Member Rates	**Single:**	**$24.44**	**Family:**	**$51.72**
Employer Rates	**Single**	**$32.19**	**Family:**	**$68.07**

- **Benefit is not automatic.**
- **Pre-Determination:** When a planned course of treatment is expected to result in covered Dental expenses of $500 or more, a detailed description of the planned procedures with an estimate of the charges is to be submitted by the dentist to Medavie Blue Cross.

The Insurer for your Total Care Dental Plan is **Medavie Blue Cross**.

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Dental Insurance
Coverage Highlights

Retired (Under & Over Age 65)				
Member pays 100% of premium				
Member Rates	**Single:**	**$50.87**	**Family:**	**$107.52**

- You can continue coverage under the Dental plan if you are enrolled at date of retirement.
- No termination date.

The Insurer for your Total Care Dental Plan is **Medavie Blue Cross**.

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Optional Life Insurance
Coverage Highlights

Active, Retired (Under & Over Age 65)		
Member Optional Life	$100,000 (initial amount not subject to medical evidence of insurability). Additional amounts available in units of $5,000 up to an overall maximum of $300,000 (medical evidence of insurability is required).	
Optional Spousal Life	$50,000 (initial amount not subject to medical evidence of insurability). Additional amounts available in units of $5,000 up to an overall maximum of $300,000 (medical evidence of insurability is required).	
Optional Dependent Life	Spouse:	$10,000
	Each Child:	$5,000

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Optional Life Insurance
Coverage Highlights

- 24-month pre-existing condition clause applies.
- Active and Retired members can apply provided they are under age 65.
- At age 70, the benefit will reduce to a maximum of $50,000. Anyone who has less than $50,000 of coverage would continue with the lesser amount.
- Coverage cancels the end of the month of your 85^{th} birthday.
- Conversion option available.
- Member pays 100% of premium.

The Insurer for your Optional Life Plan is **Manulife Financial**.

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Voluntary Accidental Death & Dismemberment (AD&D) Insurance Coverage Highlights

Active Member	
Voluntary AD&D	Coverage available in units of $5,000 up to $300,000 (if under age 70). Reduces to $100,000 age 70–74.

- Provides **24 hours per day** coverage for accidental loss of life, loss of limbs or loss of use of limbs per the loss schedule.
- Automatically insured for a family plan if you have spouse and/or eligible dependent.
- Can apply for coverage at anytime. No medical evidence required.
- Coverage ceases the end of the month of your 75th birthday. Conversion option available.
- Member pays 100% of premium.

The Insurer for your Voluntary AD&D Plan is **Beneva**.

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Voluntary Accidental Death & Dismemberment (AD&D) Insurance Coverage Highlights

Retired (Under Age 65)	
Voluntary AD&D	Coverage available in units of $5,000 up to $300,000.

- You must apply or increase coverage at least two months prior to retirement as you must be actively at work on the effective date of coverage.
- Once retired, you cannot apply for coverage or increase your current coverage.
- Coverage ceases the end of the month of your 75th birthday. Conversion option available.
- Member pays 100% of premium at the same rate as an active member. Deducted from your Nova Scotia Teacher's Pension.

The Insurer for your Voluntary AD&D Plan is **Beneva**.

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Voluntary Accidental Death & Dismemberment (AD&D) Insurance Coverage Highlights

Retired (Age 65 & Over)	
Voluntary AD&D	Coverage available in units of $5,000 up to $300,000 (up to age 70). At Age 70 to 74, benefit reduces to units of $5,000 up to $100,000.

- You must apply or increase coverage at least two months prior to retirement as you must be actively at work on the effective date of coverage.
- Once retired, you cannot apply for coverage or increase your current coverage.
- Coverage ceases the end of the month of your 75th birthday. Conversion option available.
- Member pays 100% of premium at the same rate as an active member. Deducted from your Nova Scotia Teacher's Pension.

The Insurer for your Voluntary AD&D Plan is **Beneva**.

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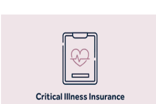
Optional Critical Illness Insurance Coverage Highlights

Active Member, Retired (Under & Over Age 65)	
Optional Critical Illness	Available in units of $10,000 up to $50,000 with no medical evidence of insurability required. $10,000 coverage for dependent children. Additional amounts available up to a maximum of $300,000 – medical evidence required.

- Lump sum tax free payment if diagnosed with one of the 29 eligible conditions for member and spouse (20 conditions for dependent children). Pre-existing conditions apply.
- Benefits not payable for any life-threatening cancer made within 90 days following effective date and if diagnosed with one of the covered illnesses, there is 30-day survival period.
- Member pays 100% of premium.



The Insurer for your Optional Critical Illness Plan is **Desjardins**.

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Long Term Disability (LTD) Insurance
Coverage Highlights

Active Member Only	
Long Term Disability	70% of gross monthly salary at the time the claim commences – taxable. Elimination period of 90 calendar days, or accumulated sick leave, whichever is greater.

The LTD Plan is mandatory for all members without the ability to opt out unless the following conditions have been met:

(1) Plan member is age 65 or has 35 years of pensionable service less accumulated sick leave
(2) Plan member is at least 64 years of age and has sufficient accumulated sick leave to reach age 65.

Employer cost shares premiums with member by 50%. Premium rate is 1.71% of gross monthly salary.

The Insurer for your Long Term Disability Plan is **Manulife Financial**.

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NSED Travel Insurance
Coverage Highlights

Active, Retired (Under & Over Age 65)	
Emergency Out-of-Province / Canada Medical Insurance Plan	
Base Plan	Unlimited trips up to 35 calendar days per trip during the policy year.
Supplementary Plan	Provides coverage for trip that are more than 35 calendar days and up to 210 days per trip. Includes Base Plan.

- Single and Family coverage available, age-banded rates
- Pre-existing conditions apply (please review carefully)
- Member pays 100% of premium. For retired members, the premium is deducted from your Nova Scotia Teacher's Pension.

The Insurer for your NSED Travel Plan is **Medavie Blue Cross**.

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NSED Travel Insurance
Coverage Highlights

Managed Care

- When a medical emergency occurs, CanAssistance will direct you to a physician or hospital within the Managed Care Network in the vicinity best suited to treat your medical condition.
- If you do not call CanAssistance, your eligible expenses will be reimbursed at 80%, except in extreme circumstances where you are unable to call. In a critical emergency, have someone call CanAssistance on your behalf.

Pro-Rated Premium

In the first year, for first time NSED members only, the annual Base Plan premiums are pro-rated from the date your coverage is effective until the policy renewal, which is September 1st

The Insurer for your NSED Travel Plan is **Medavie Blue Cross**.

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NSED Travel Insurance – Trip Cancellation / Interruption
Coverage Highlights

Active, Retired (Under & Over Age 65)	
Trip Cancellation	Up to $5,000 per insured person per annual coverage period.
Trip Interruption	Up to a maximum of $5,000 per inured person for each covered trip
Up to a maximum $1,000 for baggage and personal effects during a covered trip	

- Available to all members who are enrolled in the NSED Travel.
- Single and Family coverage available, age-banded rates.
- Pre-existing conditions apply (please review carefully).

The Insurer for your NSED Travel Plan is **Medavie Blue Cross**.

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NSED Travel Insurance – Trip Cancellation / Interruption Coverage Highlights

Pro-Rated Premium

In the first year, for first time NSED Trip Cancellation / Trip Interruption members only, the annual Base Plan premium is pro-rated from the date your coverage is effective until the policy renewal, which is September 1st.

- Member pays 100% of premium. For retired members, the premium is deducted from your Nova Scotia Teacher's Pension.

The Insurer for your NSED Travel Plan is **Medavie Blue Cross**.

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Coverage Highlights

Member Assistance Programs (MAP)

NSTU Counselling Services

- Provides short-term counselling services to members, their partners and dependents
- Provides help and intervention at an early stage of difficulty
- Intervention for schools in conflict and crisis as required
- For long term counselling after assessment, members are referred to an appropriate community-based professional.
- Confidential
- There are 3 counsellors

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Coverage Highlights

Member Assistance Programs (MAP)

Early Intervention Program

- For members working or absent from work experiencing injury or illness and struggling to remain at work or return to work.
- Occupational Therapist – Focus on maintaining or improving a person's independence.
- Can help decrease the incidence and duration of disability.
- Participation is voluntary and confidential.
- EIP staff can travel to your community.
- There are currently 3 Early Intervention Case Coordinators.

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Coverage Highlights

Member Assistance Programs (MAP)

Independent Psychological Consulting Services

- Offered to active members only.
- A Halifax based clinical psychologist will perform psychological assessments for NSTU members in need.
- Purpose to assist NSTU members to access timely assessment which will lead to quicker treatment.
- Reports are forwarded to Member Assistance Program at NSTU for discussion with member.
- Treatment options and direction will be discussed with member.

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Coverage Highlights

Member Assistance Programs (MAP)

Employee and Family Assistance Program

- Active / Retired Members / Spouse and Dependent Child(ren).
- Immediate On-Demand Counselling.
- Wellness and Coaching Services.
- Stress Solutions, Depression and Trauma Care Services.
- Leadership Mental Health Training.
- Diversity, Equity and Inclusion Support.

Counselling can be provided: In-person | By phone | Virtually

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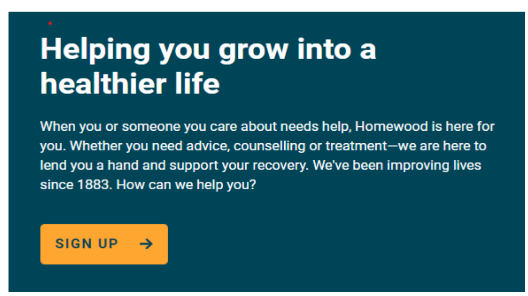
Coverage Highlights

Member Assistance Programs (MAP)

Employee Family and Assistance Program

Access to all online features is available by visiting www.homeweb.ca.

Homewood Pathfinder
Employee Assistance & Mental Health



Toll-Free Number – 1-877-955-NSTU (6788)
It's free, confidential and easy to access 24 hours, seven days a week.

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Coverage Highlights

Member Assistance Programs (MAP)

Carepath
Chronic Disease Program

- If you, your spouse, or dependent children are living with a chronic disease or cancer, Carepath is ready and able to provide you with support.
- Nurse case managers act as partners and advocates for you and your family. They will help you understand your condition, test results and treatments and will follow the most up- to-date guidelines for all chronic conditions to ensure the best possible outcomes.

You can email Carepath at info@carepath.ca or call them at 1-844-453-NSTU (6788).

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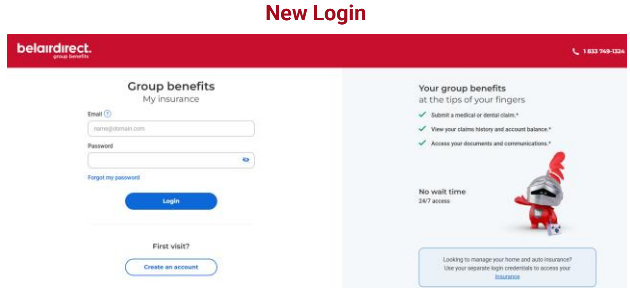
As a NSTU member, you can access the belairdirect "My Insurance" website and view your group benefits and insurance information in a secure environment.

Information is provided in real time and includes fully described benefits, including premium rates, coverage levels, and monthly contributions.

To access or register for the belairdirect "My Insurance" website,
go to **https://myinsurance.belairdirect.com**
or **scan the QR code**.

New Website

New Login



Nova Scotia Senior's Pharmacare Plan
Over Age 65

- Pharmacare covers drugs listed as benefits in the Nova Scotia Formulary Coverage Status and becomes effective the first day of month of your 65th birthday.
- Annual premium is $ 424.00.
- If you receive GIS, then premium is waived.
- Some low-income seniors who do not receive GIS may qualify for reduced premium.
- Co-Pay – 30% per prescription.

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Nova Scotia Senior's Pharmacare Plan
Over Age 65

Annual Cost:

Premium –	$424.00 / person
Co-pay maximum –	$382.00 / person
Total =	$806.00

Couple (maximum out of pocket) – $1,612.00
Different payment options offered and no medical underwriting, or no annual maximums on claims.

Late Applicant Penalties
3 month waiting period
1.5 times premium for 5 years

Exception Status Drugs
Require Medical documentation. Physician has a list of drugs that requires special approval.
Should check with physician to see if medication currently on list or requires approval.

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Resources

belairdirect.
car and home insurance

Home and auto insurance policies are also available to NSTU members through belairdirect.

Please visit the NSTU Group Insurance Trust website at nstuinsurance.ca to or **scan the QR code** to access your Insurance Profile for complete details on the benefits / programs available to you.

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This presentation is for information only.

Benefits have been described in brief.

Although every effort has been made to ensure that the information presented in this presentation is accurate, if there are variations between the information and the provisions of the policy or insurance contract, the policy/contract will prevail.

If you have any questions, you can contact belairdirect at (902) 453-9543 (local) or 1-800-453-9543 (toll-free).

Thank You!