NSTU GROUP INSURANCE TRUST

NOVA SCOTIA TEACHERS UNION GROUP INSURANCE PLANS
PUBLIC SCHOOL RETIRED TEACHERS

PLAN	RETIRED (UNDER AGE 65)	RETIRED (AGE 65 & OVER)
Provincial Master Life & Accidental Death & Dismemberment, Optional Life	$50,000 Life $50,000 AD&D $3,000 Dependent Life Spouse $1,500 Dependent Life Children Deducted from your Nova Scotia Teacher's Pension.	All coverage cancels end of month of 65th birthday except for $10,000 Retiree Life. Deducted from Nova Scotia Teacher's Pension. Conversion option available. See your group insurance profile.
	$50,000 to $300,000. (The initial amount of Optional Life Insurance has increased over the years; therefore, you may be insured for a lesser amount). Member/spouse under 65 may apply/increase coverage by submitting medical evidence of insurability. Initial amount member/spouse - $10,000 Spousal Life available equal to or less than member. Premium paid 100% by teacher. Deducted from Nova Scotia Teacher's Pension. $10,000 Spouse $5,000 Dependent Children	Cancels the end of the month of 85th birthday. Dependent Life and Spousal Life cancels or when no longer eligible per contract. At age 70, the benefit will reduce to a maximum $50,000. Anyone with less than $50,000 of coverage would continue with a lesser amount. Premium paid 100% by teacher. Deducted from your Nova Scotia Teacher's Pension. $10,000 Spouse $5,000 Dependent Children
Voluntary Accidental Death & Dismemberment	$5,000 to $300,000 Premium paid 100% by teacher. Deducted from Nova Scotia Teacher's Pension. Can only continue the coverage in effect prior to retirement. Coverage same as active	Up to age 70 - $5,000 to $300,000. Coverage same as Retired under 65. Age 70 to 74 inclusive - $5,000 to $100,000. Some exclusions after age 70. Please see Group Insurance Profile. Coverage ceases the end of the month of 75th birthday. Deducted from Nova Scotia Teacher's Pension.
Total Care Medical	Medical Plan continues. Premium paid 100% by Province of Nova Scotia for Single or Family Plan. **A retired teacher must enroll in the Plan within sixty (60) days of retirement, or within sixty (60) days of first pension payment.**	Coverage transfers to the Retired Teachers Health Care Plan. Premium paid 100% by Province of Nova Scotia. No drug coverage - covered under Nova Scotia Seniors' Pharmacare Program if 65 or over. Upon death of teacher, coverage continues for spouse if in receipt of Nova Scotia Teacher's Pension (Province of Nova Scotia pays 100% of premium).
Total Care Dental	Dental Plan continues if enrolled at date of retirement. Premium paid 100% by teacher. Deducted monthly from Nova Scotia Teacher's Pension.	No termination date. Premium paid 100% by teacher. Deducted monthly from Nova Scotia Teacher's Pension.
NSED Travel Insurance **Trip Cancellation / Interruption**	Available to all Members. Premium based on age. Deducted monthly from Nova Scotia Teacher's Pension.	Available to all Members. Premium based on age. Deducted monthly from Nova Scotia Teacher's Pension.
Voluntary Critical Illness Insurance	Available to all Members. Premium based on age. Up to $50,000 guarantee issue amount of insurance available. Deducted monthly from Nova Scotia Teacher's Pension.	Available to all Members under the age of 75. Premium based on age. Up to $50,000 guarantee issue amount of insurance available. Deducted monthly from Nova Scotia Teacher's Pension.

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Carepath: **Chronic Disease Program**	Coverage continues. Paid 100% by NSTU Group Insurance Trust Fund.	Coverage continues. Paid 100% by NSTU Group Insurance Trust Fund.
Employee and Family Assistance Program (EFAP)	Coverage continues. Paid 100% by NSTU Group Insurance Trust Fund.	Coverage continues. Paid 100% by NSTU Group Insurance Trust Fund.
Home / Car	Coverage continues. **Please note, premium deduction from Nova Scotia Teacher's Pension no longer available.**	Coverage continues. **Please note, premium deduction from Nova Scotia Teacher's Pension no longer available.**
Nova Scotia Teachers *Plus* Credit Union	Requested amount will be deducted from Nova Scotia Teacher's Pension.	Requested amount will be deducted from Nova Scotia Teacher's Pension.