



NSTU
INSURANCE
TRUSTEES

update

Does the NSTU Group Insurance Plan offer Voluntary Coverages to NSTU Members? Frequently Asked Questions

There are a number of voluntary or optional group insurance benefits available to both active and retired members of the NSTU. Voluntary coverages can be purchased by you through payroll or pension deductions. Over the years, the NSTU Group Insurance Trustees have expanded the voluntary benefits available to plan members. Therefore, a quick overview of the benefits to refresh memories is a good idea to ensure NSTU members can take advantage of these coverages as part of your overall financial planning.

Q: *What voluntary benefits are available to NSTU members?*

A: The following voluntary benefits are available to NSTU members:

1. Voluntary Optional Life / Spousal Life Insurance (equal to or less than your amount)
 - Initial amount – \$30,000
 - Additional coverage available in units of \$5,000 to a maximum amount of up to \$300,000 for both member and spouse
 - Medical evidence of insurability required. (Except for \$30,000 of coverage for new members if applied for within 31 days from date of new confirmation letter)
 - Dependent Life coverage of \$10,000 spouse / \$5,000 dependent child
 - Many members use this coverage as an option for mortgage insurance
 - NSTU rates are very competitive
 - Retirees under age 65 can now increase coverage or apply for the first time
2. Voluntary Accidental Death & Dismemberment
 - Coverage available in units of \$5,000 to maximum amount of \$300,000 (reduces to \$100,000 at age 70)
 - Coverage for accidental loss of life, loss of limbs or loss of use of limbs per the loss schedule
 - Family coverage is automatic if you have dependents
 - 24 hours per day, 365 days per year coverage anywhere in the world
 - Many other “living benefits” such as Family Transportation and Home Alteration and/or Vehicle Modification
3. MEDOC® Group Travel Plan
 - Emergency Out-of-Province and Out-of-Canada Medical Insurance Plan
 - Base Plan allows unlimited trips up to 35 consecutive days per trip during the policy year

- Supplementary plans available to 210 days which includes the Base Plan
 - Annual plan allows flexibility of travel
 - Pre-existing conditions apply
 - Members are encouraged not to travel out-of-country without emergency medical insurance
4. MEDOC® Group Trip Cancellation / Trip Interruption Plan
 - Protects members against unforeseen circumstances that may prevent or discontinue trip and is meant to complement your MEDOC® coverage
 - Trip Cancellation up to a maximum of \$5,000 per insured per annual coverage period
 - Trip Interruption – maximum \$5,000 per insured for each covered trip
 - Annual plan
 - Pre-existing conditions apply
 5. Voluntary Critical Illness Insurance
 - Provides up to \$300,000 coverage for 29 conditions
 - Spousal and dependent coverage available
 - Pays a lump sum tax-free benefit
 - \$50,000 of coverage available without medical evidence for both the member and spouse
 - Pre-existing conditions apply

Q: *Why do the NSTU Group Insurance Trustees make voluntary coverages available?*

A: The Trustees make the coverages available to allow members the opportunity to purchase, at group rates, insurance coverages that are important to plan members and spouses as part of their overall financial planning. Purchasing coverage through the NSTU program also provides convenience as premiums can be taken through payroll or pension deduction.

Q: *How can I get information on these benefits?*

A: You can contact Johnson Inc. at 453-9543 (local) or 1-800-453-9543 (toll-free) for additional information and enrollment material.

If you are interested in receiving information regarding the premium rates for any of the coverages above, please contact Johnson Inc. at the number(s) indicated above.