



update

NSTU Group Insurance Plan – Voluntary / Optional Coverages Frequently Asked Questions

The NSTU Group Insurance Trustees want to remind you that there are a number of voluntary / optional group insurance benefits available to both active and retired NSTU members. Voluntary coverages can be purchased by you through payroll or pension deductions. These coverages are designed to provide additional value, flexibility and security to NSTU members and their families, and over the years, the Trustees have expanded the voluntary / optional benefits available. To learn more about these important benefits, please review the following FAQ's:

Q: What voluntary / optional benefits are available to NSTU members?

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

1. Optional Life / Spousal Life Insurance

- 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
- Retirees under age 65 can increase coverage or apply for the first time
- New enhanced benefit available to active members effective May 1, 2019

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
- Medical evidence of insurability is not required

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 a 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
- Baggage Coverage and Personal Effects – to a combined maximum of \$1,000 per insured for each covered trip
- Annual plan
- Pre-existing conditions apply

5. Optional Critical Illness Insurance

- Provides up to \$300,000 coverage for 29 critical 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 competitive 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 the convenience of having premiums taken by way of 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 materials.

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.

Total Care Dental – When Can I Apply?

The Total Care Dental plan is a comprehensive dental program available to active NSTU members through the NSTU Group Insurance Program. For active members who have a permanent, term or probationary contract, the Employer pays 65% of the Basic Total Care Dental (includes major restorative services) for both single and family plans. Members pay 100% of the Prosthodontic and Orthodontic coverages.

All active members of the NSTU who do not currently have dental coverage are eligible to apply for this benefit. However, some rules apply.

- For active members who currently do not have coverage but wish to enroll in the Total Care Dental plan, your coverage will become effective only once per year on September 1st. This rule does not apply if you have lost spousal coverage or a life event such as getting married but you must enroll within 30 days of the loss of coverage or life event and provide proof of previous coverage.
- New members who commence work prior to October 1st must enroll at anytime during the month of September for an October 1st effective date. Depending on your date of hire, you may be given 31 days from the date you receive your new member confirmation from Johnson Inc.
- New members who commence work after October 1st, must enroll within 31 days of the start of their contract. Coverage will become effective the first day of the month following the receipt of your application.

If you choose to enroll in the Total Care Dental plan, coverage will remain in effect for a full twelve-month period, as long as you remain an active NSTU member.

A summary of the coverages available through the Total Care Dental plan are briefly listed below:

- Basic Preventative Services – 80% reimbursement for such items as (benefit maximums may apply):
 - Oral examinations
 - Cleanings, pit and fissure sealants
 - Fillings
 - Root canal therapy
 - Periodontic services
 - Denture repairs or relining
 - Extractions
- Major Restorative Services – 60% reimbursement to a maximum of \$1,500 per person per calendar year for:
 - Crown restorations
 - Inlay and onlay restorations
- 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 per lifetime.



As dental services can be very costly, it is recommended that you receive a pre-determination from Medavie Blue Cross to confirm the level of benefits available. A complete description of the Total Care Dental plan is outlined in your Group Insurance Profile.

If you have any questions with respect to your NSTU Group Insurance coverage, please do not hesitate to contact the Administrator, Johnson Inc., at (902) 453-9543 or 1-800-453-9543 (toll-free).