



NSTU Group Insurance Trustees

What Voluntary Benefits are Available for Eligible NSTU Members?

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.

Below you will find an overview of the voluntary benefits available to NSTU members:

Optional Life / Spousal Life Insurance (equal to or less than your amount)

- Initial amount: \$30,000
- As a new member, the initial amount of \$30,000 is not subject to medical evidence of insurability if application is received within 31 days from the date of your Johnson Inc. new member confirmation letter)
- 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)
- Dependent Life coverage of \$10,000 spouse / \$5,000 dependent child
- NSTU group rates are very competitive
- Retirees under age 65 can now increase coverage or apply for the first time

Voluntary Accidental Death & Dismemberment (AD&D)

- 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
- Includes many “living benefits” such as Family Transportation and Home Alteration and/or Vehicle Modification

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
- Annual plan allows flexibility of travel
- Pre-existing conditions apply
- Members are encouraged not to travel out-of-country without emergency medical insurance

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
- Annual plan
- Pre-existing conditions apply

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

If you are interested in applying or receiving information regarding the premium rates for any of the voluntary coverages, please contact Johnson Inc. at 453-9543 (local) or 1-800-453-9543 (toll-free)

Summary

This information provides a brief overview of the voluntary benefits available through the NSTU Group Insurance Program. Although every effort has been made to ensure that the information presented in this article is accurate, if there are variations between the information and the provisions of the policy or insurance contract, the policy/contract will prevail.