



update

# The NSTU Group Insurance Program: An FAQ for New Members

The NSTU Group Insurance Trustees would like to advise that if you are a new NSTU member and have a term, probationary or permanent contract, you are eligible for benefits under the NSTU Group Insurance Plan. Please review the information below carefully to ensure you enroll on a timely basis and receive the benefits you wish and are entitled to as an NSTU member.

The NSTU, through the NSTU Group Insurance Trustees, offer excellent coverages to active members of the Nova Scotia Teachers Union. Hopefully, this article will provide some useful information with regard to the coverages available.

**Q: What are the Employer Cost-Shared Benefits I need to take action to enroll?**

**A: Total Care Medical**

The Total Care Medical Program is a comprehensive supplementary health care program available to all active Public School Members, APSEA Members, and Community College Members and the **premium is paid 100% by the Employer**. This program provides prescription drug coverage under age 65, semi-private hospital room, vision care, paramedical services, including physiotherapy and massage therapy, and many other benefits as outlined in the Group Insurance Profile you will receive. **This benefit is not automatic**. You may apply for this benefit at any time provided you are actively at work.

## **Total Care Dental**

Similarly, the Total Care Dental Program provides comprehensive dental care coverage to NSTU members. Total Care Dental includes Basic Preventative Services, Major Restorative Services, and Prosthodontic and Orthodontic Services. The employer cost shares 65% of the Basic and Major Restorative premiums of the Total Care Dental while the member pays 35% for Basic Preventative and Major Restorative premiums, plus 100% for Prosthodontic and Orthodontic premiums. **This benefit is not automatic**. You may enroll in the NSTU Total Care Dental Program once per year before October 15th. Also, new members have 31 days from the receipt of their new member package to enroll. If you do not enroll within 31 days of the receipt of your new member package, coverage will not be processed until the following September.

The current member cost for the Total Care Dental Plan is as follows:

### **Public School/APSEA Members**

Single – \$18.43 per month – Difference paid by the Employer

Family – \$39.01 per month – Difference paid by the Employer

### **Community College Members**

Single – \$18.32 per month – Difference paid by the Employer

Family – \$38.71 per month – Difference paid by the Employer

**Coverage for both the Total Care Medical and Total Care Dental will take effect first of the month following receipt of application.**

**Q: Are there any coverages that are automatic for new members?**

**A: Provincial Master Life Insurance**

A \$50,000 term life policy is available to all active Public School Members, APSEA Members, and Community College Members. A Dependent Life benefit of \$3,000 for your spouse and \$1,500 for each eligible dependent child is also included in this coverage. The premium for this benefit is 100% paid by each Employer, therefore, there is no charge to the member for this coverage. It is **very important** that you **designate a beneficiary and a contingent beneficiary** for your Provincial Master Life Insurance.

### **Provincial Master Accidental Death & Dismemberment Insurance**

As part of the Provincial Master Life Insurance coverage, a matching \$50,000 of insurance is included for Accidental Death & Dismemberment (AD&D).

As well, under the Provincial Master AD&D Plan there is a \$2,000 Critical Illness benefit for you, the member. This benefit provides a one-time lump sum tax free payment that may be payable, if you are diagnosed with one of the following critical illnesses: Heart attack, coronary artery by-pass surgery, stroke, life threatening cancer.

### **Long Term Disability**

Effective August 1, 2014, the NSTU Long Term Disability Plan is mandatory for all members. However, if you have 35 years of pensionable service, less your accumulated sick leave, you will be exempt from the long term disability plan but you must notify Johnson Inc. As well, if you are 64 years of age and have enough accumulated sick time to reach your 65th birthday, you may also be exempt from the long term disability plan.

This coverage provides a benefit based on 70% of your gross monthly salary at the time your claim commences. This is a taxable benefit as the employer contributes to the cost of the premium.

The Long Term Disability benefit is integrated with the Canada Pension Plan. The qualifying period before benefit payments would commence is the greater of 90 calendar days or your accumulated sick leave. When you are in receipt of long term disability benefits, members continue to accumulate pensionable service as contributions by both the Member and Employer are required.

The NSTU Long Term Disability Plan is cost-shared with the Employer at 50%.

### **Hospital Cash**

A Hospital Cash benefit is provided to all active NSTU members. This coverage is a daily benefit of \$20.00 to an insured member when the member is in a hospital and under the care of a physician. This benefit will be paid from the first day of hospitalization, if hospitalized for at least four days. The premium for this coverage is paid 100% by the NSTU Group Insurance Trust Fund.

**Q: Are there optional benefits available to members to increase coverage levels that I can pay for through payroll deduction?**

**A:** There are a number of optional benefits available to NSTU members that provide the opportunity to purchase additional insurance coverages through payroll deduction, such as, Optional Group Life/Spousal Insurance, Voluntary Accidental Death & Dismemberment, MEDOC® Travel Insurance, MEDOC® Trip Cancellation / Interruption Insurance, Voluntary Critical Illness Insurance, and Home/Auto Insurance. These coverages are 100% paid by the member and are offered at competitive premium rates. Details on these programs are contained within the Group Insurance Profile.

**Q: Is there anything else important that should I know as an NSTU member about benefits that are available to me and/or my family.**

**A:** The NSTU offers a very unique service to NSTU members through the NSTU Member Assistance Program (MAP). The programs and services that form part of the NSTU Member Assistance Program are briefly described below.

### **NSTU Counselling Services**

The NSTU has two counsellors on staff that provide short-term counselling services to **NSTU members, their partners, and dependent children**. This service is designated to provide help and intervention at an early stage of difficulty. Intervention is also provided for schools in conflict and crisis. Members are referred to an appropriate community based resource for long term counselling if the short-term model has not fully addressed the issue(s). This service is confidential.

### **Resilience® – Employee and Family Assistance Program**

Resilience® is an Employee and Family Assistance Program for **active NSTU members** who have a permanent, probationary or term contract. Through Resilience®, **active NSTU members and their eligible dependents** can reach a team of experienced counsellors from Homewood Health™ who will listen to the issue, offer sound advice and help you create an action plan to address issues. This program also provides Plan Smart and Career Smart Services which includes Childcare and Parenting Caregiver Support Services, Elder & Family Care Services, Legal Advisory Services, Nutritional Support, and many others. The premium for this program is paid 100% by the NSTU Group Insurance Trust Fund.

### **Early Intervention Program**

This program is for **active NSTU members only** who are working or absent from work and experiencing injury or illness and struggling to remain at work or return to work. There are two Early Intervention Co-ordinators who are Occupational Therapists. Their focus is to maintain or improve a member's independence and help to decrease the incidence and duration of a disability. This is a confidential service and EIP staff can travel to your community.

### **CAREpath – The Cancer Assistance Program**

**All active and retired members of the NSTU** are eligible to use the service of CAREpath. The CAREpath navigation system is a service provided by the NSTU Group Insurance Trustees. If you, your spouse, or eligible dependent children suspect having cancer, are diagnosed with cancer, or living with cancer, CAREpath is ready and able to provide support, guidance and answers. The premium for this program is paid 100% by the NSTU Group Insurance Trust Fund.

### **The Seniors' Care Assistance Program.**

**All active and retired NSTU members** are eligible to use the service provided by the Seniors' Care Assistance Program. This program is the only service in Canada that connects members, immediate family and parents to a Registered Nurse who specializes in senior care assistance. The program helps members understand their senior care choices and ensure they get the right care every time. The premium for this program is paid 100% by the NSTU Group Insurance Trust Fund.

### **Independent Psychological Assessment**

This program is for **active NSTU members only**. This service is provided by a Halifax based clinical psychologist to assist members and access a timely assessment which will lead to quicker treatment. Reports are forwarded to the NSTU nurse for discussion with the member regarding further direction and treatment options.

### **Summary**

This information provides a brief overview of the benefits detailed through the NSTU Group Insurance Program. Full details of your NSTU Group Insurance Program are contained within the Group Insurance Profile, which you should take the time to review carefully.

Once you receive your new member package or should you have any questions with regard to any of the programs above, please do not hesitate to contact Johnson Inc. at (902) 453-9543 (local) or 1-800-453-9543 (toll-free).