



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**

- Enhanced benefit for active members provides up to \$100,000 for the member and \$50,000 for the spouse. This coverage is not subject to medical evidence of insurability, however, a 24-month pre-existing condition clause does apply
- Additional coverage (above the \$100,000 for the member and \$50,000 for the spouse) is available in units of \$5,000 to a maximum amount of \$300,000. **Medical evidence is required**
- 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

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
- Rates are very competitive and medical evidence of insurability **is not required**

3. **NSED 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. **NSED Group Trip Cancellation / Trip Interruption Plan**

- Protects members against unforeseen circumstances that may prevent or discontinue a trip and is meant to complement your NSED travel 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: Please visit the NSTU Group Insurance Trust website at www.nstuinsurance.ca. You can also contact Johnson Inc. at 902-453-9543 (local) or 1-800-453-9543 (toll-free) for additional information regarding the coverages outlined above including premium rates and enrollment materials.