



As an educator, you play a vital role in supporting the development and well-being of your students. Your benefits program is designed to support you in return, including coverage for prescription medications that contribute to your overall health.

The NSTU Group Insurance Trustees are committed to ensuring that members have a clear understanding of their benefits and are providing this overview to help you navigate your prescription drug coverage with confidence.

### Coverage Features

- Provides you and your family with broad protection against the cost of prescription drugs dispensed on a doctor's prescription.
- A \$5.00 co-pay is required for each prescription.
- Your NSTU Total Care Benefit Card must be presented at participating pharmacies for direct billing.
- Over-the-counter drugs are generally not covered unless they are life-sustaining.
- Generic drugs will be used in place of brand name drugs when medically appropriate.
- All new drugs must be approved by a review board before they're covered under the Total Care Medical Plan.

### Special Authorization Process

You may notice that some prescription drugs require something called Special Authorization (also referred to as Prior Authorization) before they are covered. Special Authorization is an extra step that is required for certain medications before your Total Care Medical Plan covers them. These are usually medications that are more expensive, are used to treat specific conditions, or may only be appropriate after trying other treatments first.

This process helps make sure that:

- You are receiving the most appropriate treatment for your condition.
- Other effective and often lower cost options have been considered.
- The medication is being used safely and as intended.

If you are prescribed a medication that requires Special Authorization, you will be asked to provide medical information to Medavie Blue Cross for assessment. Your pharmacist will provide the appropriate form(s) to you when you present your prescription, or you may obtain them from Medavie Blue Cross.

While the Special Authorization process introduces an extra step in the claims process, it is one way your Total Care Medical Plan helps keep coverage sustainable for everyone.

### Prescription Quantities

For certain long-term or maintenance medications, you can get a 100-day supply. Some of the categories of medications that may be obtained on this basis are listed below.

*Cardiovascular Drugs*

*Thyroid Preparations*

*Diuretics*

*Antiarthritics*

*Anticonvulsant Drugs*

*Antitubercular Agents*

*Therapeutic Vitamins*

*Potassium Replacement Therapy*

*Oral Hypoglycemic Agents*

*Antilipidemic Drugs*

*Antihypertensives*

### For Members Over 65 – Active and Retired

- Prescription drug coverage under the Total Care Medical Plan ceases the first of the month of your 65th birthday. However, spouses under 65 are covered at 80% after a \$25.00 annual deductible is paid at the pharmacy.
- Residents of Nova Scotia are eligible to enroll in the Nova Scotia Seniors' Pharmacare Program. You should receive an enrollment package from the province within 90 days of your 65th birthday.

## Current Prescription Drugs Co-Pay Situation

The NSTU Group Insurance Trustees are aware of a situation where some members who get their prescription medications dispensed at Lawtons / Sobeys/ Shoppers / Loblaws / Superstore pharmacies in the province may have been charged above the \$5.00 prescription drug co-pay.






While this may have occurred, there have not been any changes to the prescription drug co-pay under the NSTU Total Care Medical Plan. This issue has occurred due to a pharmacy system error and Medavie Blue Cross is working diligently with these pharmacies to resolve the issue.

Rest assured, members who have been charged above the \$5.00 co-pay will be reimbursed by Medavie Blue Cross as soon as possible.

## Congratulations from the NSTU Group Insurance Trustees!

The Winter Wellness Challenge has come to an end, and we are thrilled to announce the following winners:

### Weekly Random Draw Winners

-  Michelle Bidart (CBVRCE)
-  Georgette Samson (CSAP)
-  Natasha Benoit (HRCE)
-  Aimee Mackay (HRCE)
-  Jamie Apa (HRCE)

### Random Draw for registering before February 1st, 2026

-  Gillian MacDonald (CCRCE)

### Highest Score

-  Scott Hudson (SRCE)

The NSTU Group Insurance Trustees want to thank everyone who participated and congratulations to all winners!

## The Sobeys / Lawtons Discount Card Program

The NSTU Group Insurance Trustees wish to remind plan members of an important update regarding the Sobeys / Lawtons Discount Card Program.

The Sobeys / Lawtons Discount Card Program will be discontinued **effective April 30, 2026**. As a result, no new cards are being issued, but all Sobeys / Lawtons Discount Cards currently in circulation (including those with an expiry date of December 31, 2023, and December 31, 2025) will continue to be honored until April 30, 2026.

Vivanta (formerly Managed Health Care Services Inc., MHCSI) will launch a new enhanced benefits program in **August 2026**. Members will need to register through a dedicated website to access this new program. More details and registration information will be shared once it has been confirmed.

Vivanta appreciates the partnership they have with the NSTU Group Insurance Trustees and have committed to providing updates as they become available during this transition.

In the meantime, should you have any questions or require additional information, please don't hesitate to contact Vivanta at [admin@vivantahealth.ca](mailto:admin@vivantahealth.ca).

The NSTU Group Insurance Trustees will continue to provide updates on the new program from Vivanta as they become available.

For more information on the benefits and programs available under the NSTU Group Insurance Program, please visit the NSTU Group Insurance Trust website at [www.nstuinsurance.ca](http://www.nstuinsurance.ca).