



Travel is an important part of life for many plan members – and understanding the travel insurance benefit that's available to you is key to ensuring peace of mind while you're away from home – so you can focus on the journey, not the "what ifs". No matter the reason for your trip or where you're headed, having travel insurance in place can make all the difference.

The NSTU Group Insurance Plan offers both active and retired members the NSED Group Travel Plan and the NSTU Trip Cancellation / Trip Interruption Plan insured by Medavie Blue Cross that provides year-round coverage.

NSED Out-of-Province / Canada Emergency Medical Insurance

A 35-day annual Base Plan can be purchased and provides coverage for an unlimited number of trips up to 35 consecutive days per trip during the policy year.

For longer periods of travel, you can purchase a Supplemental Plan for additional protection to cover the period of time that you will be away. The Supplemental Plan provides coverage for one single trip longer than 35 days and includes the annual Base Plan coverage. The Supplemental Plan also includes a 40-day plan to provide more travel options for members.

Premium payments are made through monthly payroll or pension deduction to the policy renewal, which is September 1st.

NSED Trip Cancellation / Trip Interruption Plan

This plan helps protect travelers against unforeseen circumstances that may prevent or interrupt a trip. This annual plan provides the following:

- Trip Cancellation - up to a maximum of \$5,000 per insured person per annual coverage period.
- Trip Interruption - up to a maximum of \$5,000 per insured person for each covered trip.
 - Up to a maximum of \$3,500 for lodging, meals, car rental, telephone calls and taxi costs (\$350 per day).
 - Up to a maximum of \$1,000 for loss of, or damage to, baggage and personal effects during a covered trip.
 - Personal effects – actual cash value or \$500, whichever is less.
 - Document replacement – up to a maximum of \$200.
 - Baggage Delay – up to \$400.

What if I have a medical emergency while outside of Canada?

If you or an eligible family member have an unexpected illness or injury (including COVID-19) and you are insured under the NSED Travel Out-of-Province / Canada Emergency Medical Insurance Plan, it is extremely important to call or, if you cannot, have someone call for you the Medavie Blue Cross travel assistance provider at **1-800-563-4444 in Canada and USA or collect at 1-506-854-2222 elsewhere in the world**. These numbers are on your ID card(s); therefore, it is important that you bring this card with you when you travel and share the numbers with a family member or travel companion. You should also have access to your family's provincial health cards when you travel. If you choose not to call the travel assistance provider, eligible expenses will be reimbursed at 80%, except in extreme circumstances when you are unable to call.

For a trip cancellation or interruption claim, you must use the same contact numbers as indicated above for the medical coverage. The NSED Trip Cancellation / Trip Interruption plan does not cover any claims related to COVID-19.

Please note, Medavie Blue Cross as the underwriter of these plans will not cover, provide services, or pay claims, for expenses if you have any pre-existing conditions unless the condition is stable prior to travel, and when medical attention is not anticipated during the travel period.

To be considered medically stable you must not have, in the six months before the departure date:

- i) been treated or evaluated for new symptoms or new diagnosis; - had symptoms that increased in frequency or severity, or examination findings indicating the condition has worsened; - been prescribed a new treatment or change in treatment for the condition; - been admitted to or treated in a Hospital or referred to a specialist for the condition; - been awaiting new treatment, tests, consultations or referrals regarding the medical condition (does not include routine testing provided the results are within normal limits and no change in treatment is recommended).
- ii) This also does not include coverage for expenses incurred as a result of a condition caused by a change in medication within 90 days prior to departure (generally does not include routine changes in medication as part of an established treatment plan, for example daily/weekly adjustments of blood thinners or insulin based on blood test results or a change to a generic product, unless the dosage is modified).

Preparation is the key to a smooth claims experience if you and/or an eligible family member have a medical emergency or have your trip cancelled or interrupted. Preparation should include the following:

1. Have all travel documents accessible.
2. Have your travel insurance ID card available and share its location with your family or travel companions.
3. Always call the travel assistance provider in the event of a claim.
4. Bring along your benefit booklet(s) for reference should you need them.

We trust the information outlined above is helpful. Please don't forget to visit our website at www.nstuinsurance.ca, to review the many benefits and programs available to you through the NSTU Group Insurance Plan.



Improving life with... **The Winter Wellness Challenge!**

The NSTU Group Insurance Trustees are pleased to bring you this five-week event starting Feb. 2nd to challenge you to discover what wellness looks like for you.

When most of us think about wellness, we think of physical fitness and healthy eating. While those are components of health, there are many other factors that affect our wellbeing and quality of life. This event will encourage you to incorporate many different aspects of wellness into your life, including physical, nutritional, psychological, intellectual and social/community wellness.

As a registered participant, you will input your daily activities with just a few clicks of the mouse. Keep a log of your activities and enter them at the end of the week or take a few minutes at the end of each day and watch your points add up to a healthier you!

Join the winter wellness challenge and have fun getting healthy with us!



Individual & Team Challenge

Open to active members (term, probationary & permanent contract) of the Nova Scotia Teachers Union & PSAANS

Prizes to be won for:

- Highest Score
- Random weekly prizes
- Random draw for registering before Feb. 1st, 2026

Registration begins Jan. 19th www.healthycommunity.ca/lifestyles/NSTUChallenge

Winter Wellness Challenge



As we kick off the new year, the NSTU Group Insurance Trustees are excited to announce the return of the Winter Wellness Challenge brought to you through your Employee and Family Assistance Program (EFAP) Provider, Homewood Health.

We encourage all active plan members of the NSTU (term, probationary & permanent contract) and PSAANS to join the challenge that starts on **February 2nd** and runs until **March 8th**.

This challenge promotes various aspects of your overall health and wellbeing: physical fitness, nutrition, intellectual, psychological and social/community. Over the course of five weeks, you can complete the challenge on your own or in teams. There will be weekly random draw prizes, a prize for the highest score as well as a random draw for registering before February 1st.

Please see the included flyer and www.nstuinsurance.ca for more details. You can get in on the action by registering at www.healthycommunity.ca/lifestyles/NSTUChallenge. Registration opens on **January 19th**.

Wellness means feeling your best in all areas of your life, so give this challenge a try. You may find that you are able to learn something new about wellness, develop some healthy habits and have fun along the way!

Enjoy the challenge!

Your NSTU Group Insurance Trustees,

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