



Are you in need of some therapeutic medical equipment but worried about the cost? Well, fear not! The NSTU Group Insurance Trustees would like to let you know that charges for the rental or purchase of medically necessary therapeutic equipment are covered under your Total Care Medical Plan. From wheelchairs to hospital beds, they've got you covered. Let's take a closer look at what exactly is covered.

The Total Care Medical Plan offers coverage for a range of equipment, including:

- Wheelchairs
- Cervical collars
- Hospital beds
- Walkers
- TENS Units
- Glucometers - up to a maximum of \$200 if recommended by the attending physician.
- Two (2) emergency anaphylactic shock kits (anakit/s/epipens) covered per 12 consecutive month period per insured; based on 80% of the manufacturer's suggested retail price.

Charges for rental or purchase are at the option of the insurer, and coverage is limited to the standard level required. The Total Care Medical Plan reimburses you for 80% of the usual and customary charges, subject to the limits stated and when ordered by your attending physician. The maximum benefit for a lifetime per insured person is \$20,000.

Before considering the purchase of any medical equipment, you must provide evidence of a physician's referral and two independent price quotations for the equipment. All charges must also be pre-approved by Medavie Blue Cross (the insurer for the Total Care Medical Plan) and subject to periodic reassessment.

What if I need a hospital bed specifically? The plan's decision to rent or purchase a hospital bed will be based on the patient's diagnosis and daily confinement to a bed. A written prescription from the physician or a letter from the occupational therapist, co-signed by the physician, is required, along with information on the amount of time the patient is confined to a bed on a daily basis, the length of time the bed is required, the type of bed required, and the cost of the bed (two estimates and any literature).

Overall, therapeutic medical equipment is a great option for those in need. With a wide range of covered equipment and a lifetime maximum benefit of \$20,000 per insured person, this benefit can provide the necessary support for those undergoing medical treatment. Just be sure to follow the guidelines and requirements outlined by the plan to ensure coverage.

For more information on the benefits and programs available under the NSTU Group Insurance Program, please visit the NSTU Group Insurance Trust website at <https://nstuinsurance.ca/>.

NSTU Group Insurance Plan – Therapeutic Medical Equipment Rental / Purchase

Frequently Asked Questions

Q: *Is there a maximum benefit amount for the rental / purchase of therapeutic medical equipment?*

A: Yes, there is a limit of \$20,000 lifetime per insured person.

Q: *What do I need to do before I purchase or rent any therapeutic medical equipment?*

A: All charges must be pre-approved by Medavie Blue Cross with such approval being subject to periodic reassessment. Equipment may be purchased at the option of the plan. Prior to considering the purchase of any medical equipment, Medavie Blue Cross must receive evidence of a Physician's referral and two independent price quotations for the medical equipment.

Q: *The therapeutic medical equipment that I'm considering purchasing or renting is available in different levels or ranges, how do I know which one will be covered under the plan?*

A: When more than one level or range of equipment is available, coverage under the plan will be limited to the standard level as medically required.

Q: *Are charges for equipment maintenance covered?*

A: Charges for maintenance of any medical equipment rented or purchased are not covered under the plan.

Q: *Are there any exclusions I should be aware of?*

A: Yes, equipment used on a trial or experimental basis or equipment required primarily for comfort or convenience is not covered under the plan.