



Did you know that optional group insurance benefits are available to both active and retired NSTU members? The NSTU Group Insurance Trustees provide these benefits to enable members to purchase, at competitive group rates, insurance coverages that are important to plan members and spouses as part of their overall financial planning.

Optional benefits are additional insurance that can be added to your existing plan, enhancing your coverage. You can purchase additional coverage at your own cost through the NSTU program with the convenience of having premiums taken by way of payroll or pension deductions.

The following optional benefits are designed to provide additional value, flexibility, and security to NSTU members and their families.

## 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.
- Retirees under age 65 can increase coverage or apply for the first time.

## 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 as 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 included.
- Rates are competitive and medical evidence of insurability is not required.

## 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 the member and spouse.
- Pre-existing conditions apply.

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## 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 up 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.

## 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 up to a maximum of \$5,000 per insured for each covered trip.
- Baggage Coverage and Personal Effects up to a combined maximum of \$1,000 per insured for each covered trip.
- Annual plan.
- Pre-existing conditions apply.

For information on optional benefit premium rates, or for any questions with respect to your NSTU Group Insurance coverage, please do not hesitate to contact the Administrator, Johnson Inc. at (902) 453-9543 or 1-800-453-9543 (toll-free).