



The NSTU Group Insurance Trustees want to make sure plan members are aware of the travel benefits available to them and are armed with the latest travel coverage information. The NSTU Group Insurance Plans offer to 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 (starting the day you leave your home province) 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.

NSTU Webmail

As you may be aware, the @nstu.ca email address will be phased out and go offline effective July 18, 2025. This will require those of you who use your @nstu email for this purpose to provide a new email address to Medavie Blue Cross as the insurer for your Total Care Medical and Total Care Dental benefit plans and Johnson Insurance as your group benefit plan administrator. The process to update your email address is as follows:

Medavie Blue Cross

As a NSTU plan member, you can update the email address for your existing MBC account by going through the Mobile App/ Member Services Site under "My Account". Please note, this is the only way to update your email address with Blue Cross, as calling them will require you to re-register / create a new account.

Johnson Insurance*

To change your email address with Johnson Insurance, you simply need to e-mail pbadminns@johnson.ca or call 1-800-453-9543 to advise of your new email address. Please note, if sending an email, please ensure to include your certificate number and name in the body of the email.

* As of July 1, 2025, your group benefits coverage administered by Johnson will be administered by belairdirect Agency Inc.

To change your email address with belairdirect, you simply need to e-mail GroupBenefitsNS@belairdirect.com or call 1-800-453-9543 to advise of your new email address. Please note, if sending an email, please ensure to include your certificate number and name in the body of the email.



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Who is belairdirect?

- belairdirect is a proud Canadian insurance provider who has been offering customers comprehensive insurance solutions for almost 70 years.
- belairdirect has the leading digital customer journey in Canada – members will benefit from advanced digital assets and platforms.

What changes can NSTU members expect with their Group Benefits after the rebrand on July 1, 2025?

- While Johnson Group Benefits has shifted to belairdirect group benefits, we continue to offer our Group Benefits Consulting and Third-Party Administration (TPA) services to the NSTU, just under a new name. There is no change or impact on any of your group benefits. For example, your team at belairdirect will continue to work with the insurance companies (Medavie Blue Cross, Manulife Financial, etc.) who underwrite the benefits (medical, dental, travel, life, etc.) for the NSTU Group Insurance program.

belairdirect values the partnership with the NSTU and looks forward to continuing to support members with their insurance needs.

Contact belairdirect

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