



Did you know that March 3rd is observed as World Hearing Day to raise awareness about how to prevent deafness and to promote hearing across the world. The theme for 2023 is **Ear and hearing care for all! Let's make it a reality.**

In recognition of World Hearing Day, the NSTU Group Insurance Trustees would like to remind you that Hearing Aids and Cochlear Implant Upgrades, Parts and Accessories are covered benefits under your Total Care Medical Plan. Below is the benefit coverage description as stated in your Group Insurance Profile, which can be found on the NSTU Group Insurance Trust website at [www.nstuinsurance.ca](http://www.nstuinsurance.ca).

### Hearing Aids

Charges for the cost and installation of a hearing aid or hearing aids up to \$800.00 in any 36 consecutive month period (**The contract with your Employer provides \$750 in any 36 consecutive month period. The additional coverage is provided through subsidization by the NSTU Group Insurance Trust Fund**) per insured person, commencing with the date charges are incurred.

Such aid or aids must be purchased after the date of a written recommendation by an otolaryngologist. Medavie Blue Cross also recognizes a licensed audiologist.

This benefit is extended to provide for a second hearing aid if it is medically necessary for a member to have a hearing

aid for each ear. The charges for the second hearing aid shall be under the same conditions as the charges for the first hearing aid.

If a dependent child has an audio impairment which requires additional hearing aid equipment over and above the basic benefit, claims will be reviewed on an individual basis by the Trustees in consultation with Medavie Blue Cross. The determination of the level of benefit will be the decision of the NSTU Group Insurance Trustees. Claims submitted to the Trustees must be supported by medical documentation.

### Cochlear Implant Upgrades, Parts, and Accessories

Provides coverage for cochlear Implant upgrades (defined as a new speech processor, cable, headpiece, batteries, charger and remote), repairs, parts, and accessories.

**Could I have hearing loss? You could have hearing loss if you:**

- Often ask people to repeat themselves
- Turn up the volume of the radio or television
- Have difficulty following conversations in noisy places
- Have difficulty in understanding what is said over the phone
- Have a ringing sensation in the ear (tinnitus)

- Have problem in hearing sounds like doorbell, alarm, or a telephone ringing
- Are told by people that you speak loudly

If you suspect that you may have hearing loss, you can visit a doctor, an audiologist or an Ears, Nose, Throat (ENT) doctor for an examination and to discuss what options may be most beneficial for you.

If additional help and support is needed, the following programs and services offered through the NSTU Member Assistance Program (MAP) are available:

NSTU Member Assistance Program	Contact Information
NSTU Counselling Services and Early Intervention Program	(902) 477-5621 1-800-565-6788
Employee and Family Assistance Program	1-877-955-6788 <a href="http://www.homeweb.ca/manulifeefap">www.homeweb.ca/manulifeefap</a>
Carepath – Mental Health Program	1-844-453-6788 <a href="http://www.carepath.ca">www.carepath.ca</a>

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).

## NSED Travel Insurance FAQ's

As March Break quickly approaches, you may be thinking about travel, especially if you have not travelled in the last few years due to the COVID-19 pandemic.

With this in mind, 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.

**Q: What does the NSTU Group Insurance Plans offer with respect to emergency out-of-province/country travel insurance?**

**A:** NSED Out-of-Province/Canada Emergency Medical Insurance

The NSTU Group Insurance Plans offer to both active and retired members the NSED Group Travel Plan insured by Medavie Blue Cross that provides year-round coverage. 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 1<sup>st</sup>.

### **NSED Trip Cancellation / Trip Interruption Plan**

The NSTU Trip Cancellation / Trip Interruption Plan is also available to active and retired NSTU members. This plan helps protect travelers against unforeseen circumstances that may prevent or interrupt a trip. This is also an annual plan that 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.

**Q: What should you know and do if you have a medical emergency while outside of Canada?**

**A:** 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 resulting 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.**

If you have any further questions regarding your travel coverage or the information outlined above, please contact the Administrator, Johnson Inc., at (902) 453-9543 or 1-800-453-9543 (toll-free). You can also find more information regarding your **NSED Travel Insurance** plan and all of your other NSTU Group Insurance benefits by visiting [www.nstuinsurance.ca](http://www.nstuinsurance.ca).

# NSTU GROUP INSURANCE TRUST



Your NSTU Group Insurance Trustees are pleased to announce that Registered Counselling Therapists (RCTs) have been added to the list of eligible service providers under the Psychologist Services benefit of the Total Care Medical Plan. Effective April 1, 2023, you will be eligible to claim the services of a Registered Counselling Therapist, Master of Social Work, and/or a Psychologist. These providers are covered at 80% of the current usual and customary charges to a combined maximum of 20 visits per year.

With over 500 Registered Counselling Therapists registered in Nova-Scotia, the addition of this service provider will offer more support to help meet the mental health needs of members. In addition, your out-of-pocket cost will be less if you chose the services of a Registered Counselling Therapist versus a Master of Social Work, or a Psychologist.

To get a better understanding of the benefit improvement, please refer to the Frequently Asked Questions below.

**Q: *What is a Registered Counselling Therapist?***

A: Registered Counselling Therapists (also known as RCTs) are masters or doctoral level clinicians who have had specific training in the art and science of doing therapy and are Regulated Health Professionals. In Nova Scotia, RCTs belong to the Nova Scotia College of Counselling Therapists (NSCCT). The college carries out the licensing function and all professional discipline should such functions be required.

**Q: *What are usual and customary (U&C) charges?***

A: The amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical service. The Total Care Medical plan will reimburse you for 80% of the usual and customary charges. For example:

The current U&C for Psychology Services is \$220.00, which means you would be reimbursed at 80% or \$176.00.

The current U&C for Master of Social Work is \$170.00, which means you would be reimbursed at 80% or \$136.00.

The current U&C for a Registered Counselling Therapist is \$160.00, which means you would be reimbursed at 80% or \$128.00.

Should you have any additional questions regarding the benefit improvement, please contact Johnson at (902) 453-9543 or 1-800-453-9543 or email them at [nstu@johnson.ca](mailto:nstu@johnson.ca).

To review this benefit improvement and the many other benefits and programs available to you through the NSTU Group Insurance Plan, please visit our website at [www.nstuinsurance.ca](http://www.nstuinsurance.ca).

Your NSTU Group Insurance Trustees