



# Pregnancy, Parental, and Adoption Leave

Welcoming a new child is an exciting (and busy) time. Whether through pregnancy, birth, or adoption, taking a leave from work, comes with a lot of moving pieces – especially when it comes to your benefits. The NSTU Group Insurance Trustees want to help you prepare for this exciting life transition by providing important information to help you plan ahead.

If you are a member of the NSTU group insurance plan and are on approved leave of absence due to pregnancy, parental, or adoption leave, you may continue your benefits on a pay-direct basis by contacting your Plan Administrator, [belairdirect](mailto:belairdirect).

Paying for benefit coverage during a pregnancy, parental, or adoption leave can be a difficult decision as it can cause financial constraints. We also know an illness or injury can happen at any time, for that reason we strongly encourage plan members to continue paying premiums, including LTD premiums, throughout their leave. A gap in premium payments can mean a gap in important protection!

Here's a look at two different leave scenarios that show how LTD benefits work if you continue to pay premiums or if premiums stop.

## Scenario 1

### You continue to pay premiums while on leave.

You will continue to receive LTD coverage and if you become disabled while on approved leave, you can make a claim.

## Scenario 2

### You stop paying premiums while on leave.

Should you stop paying premiums during your approved leave, you will not have LTD coverage and will not be able to make a claim should you become disabled during such leave. LTD coverage can only be reinstated once you actively return to work and start paying premiums again.

## Did You Know?

- Teachers may receive income from both Employment Insurance (EI) and contractually negotiated Allowance ("top-up") during portions of their pregnancy, parental, and adoption leave.
- You should apply for EI as soon as your leave begins to avoid delays in payments.
- You may continue your benefits on a pay-direct basis by contacting your Plan Administrator, [belairdirect](mailto:belairdirect). If you don't confirm benefit continuation before your leave starts, you could experience an unexpected gap in coverage.
- The birth or adoption of a child is considered a life-changing event. This means that you can add dependents and/or make changes to your existing benefit coverage within 31 days of experiencing the life-changing event. Please contact your Plan Administrator, [belairdirect](mailto:belairdirect) for more information at 1-800-453-9543.
- Breast feeding pumps are covered under your Total Care Medical plan when prescribed by a medical doctor or nurse practitioner.

Planning ahead can help ensure your pay and benefits continue smoothly while you focus on your growing family.

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

NSTU Member Assistance Program	Contact Information
NSTU Counselling Services	(902) 477-5621 1-800-565-6788
Employee and Family Assistance Program	1-877-955-6788 <a href="http://www.homeweb.ca">www.homeweb.ca</a>

The Employee and Family Assistance Program is confidential, remains available during your leave and can help with parenting and mental health support, financial planning, and more!

How to contact your Plan Administrator, <a href="mailto:belairdirect">belairdirect</a>	
Local number: 902-453-9543	Email address: <a href="mailto:GroupBenefitsNS@belairdirect.com">GroupBenefitsNS@belairdirect.com</a>
Toll free number: 1-800-453-9543	

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