



# NSTU Group Insurance Trustees Pregnancy, Parental, and Adoption Leaves

Becoming a new parent is a major life transition. The NSTU Group Insurance Trustees want to help you prepare for this exciting life transition by providing some important benefit information to consider when preparing for a pregnancy, parental, or adoption leave.

If you are a member of the NSTU Group Insurance Plan and are on an 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, Johnson Inc.

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, that's why we strongly encourage plan members to continue paying Long Term Disability (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 shows 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.

If 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 the leave. LTD coverage can only be reinstated once you actively return to work and start paying premiums again. Coverage would be on a go-forward basis and not retroactively cover the period where you stopped paying for coverage.

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

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

If you have 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).



- ❖ Breast feeding pumps are covered under your Total Care Medical plan when prescribed by a medical doctor or nurse practitioner.
- ❖ The birth or adoption of a child is considered a life changing event. This means that you can make changes to your existing benefit coverage within 31 days of experiencing the life changing event. Please contact your Plan Administrator, Johnson Inc. for more information.