



(A) Great News! Two New Benefit Improvements as of Dec. 1, 2022!

Your NSTU Group Insurance Trustees are pleased to announce the following benefit improvements to the Total Care Medical plan effective December 1, 2022:

- (i) **The requirement for insulin dependence for Continuous Glucose Monitor (CGM) Systems has been removed, so this benefit is more easily accessible to those with a prescription.**
- (ii) You pay less out of pocket for your 20 Psychologist Visits per calendar year because the usual and customary amount per session has increased from \$175 to \$220. That means your 80% coverage has increased from \$140 to \$176 saving you \$36 per psychology visit.

To get a better understanding of the benefit improvements, when they are available to you and how to submit claims, please refer to the Frequently Asked Questions below.

Q: When and how can I start to submit claims and take advantage of these benefit improvements?

A: You can start to submit claims for the new benefits anytime now! The current process to submit claims remains unchanged.

The Continuous Glucose Monitor (CGM) and Supplies benefit will fall under the prescription drug benefit and claims will be processed via your Medavie Blue Cross drug card at the pharmacy.

Please note, for members and eligible spouses who are age 65 and who do not have drug coverage under the Total Care Medical plan, you can still use your Medavie Blue Cross card at the pharmacy for CGM and related claims.

Q: What is covered under the Continuous Glucose Monitor (CGM) System benefit?

A: This benefit gives you easy access to the latest technology to closely monitor your blood sugar levels. It provides coverage for both Continuous Glucose Monitoring (CGM) and Flash Monitoring Systems (FMS), equipment and supplies including readers, receivers, transmitters, and sensors.

Q: If I'm not insulin dependent, will I require a prescription from an attending physician to claim the Continuous Glucose Monitor (CGM) System benefit?

A: Yes, a prescription from an attending physician is required.

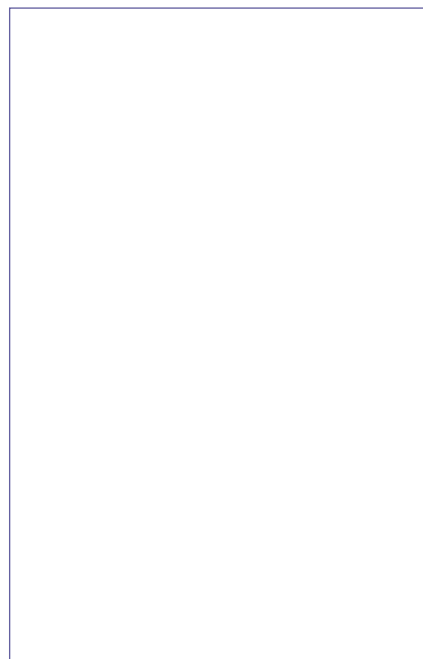
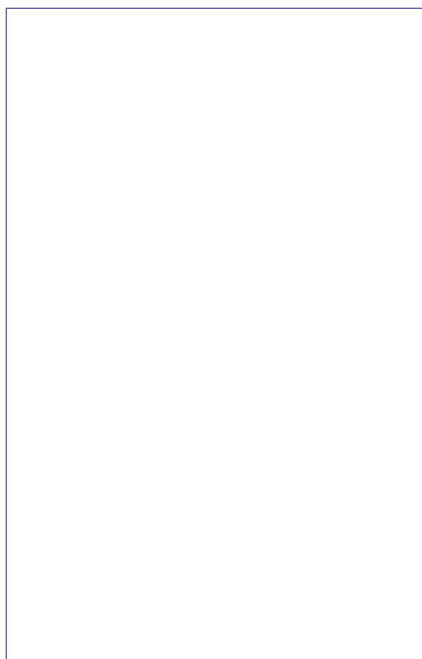
Q: What are usual and customary (U&C) charges?

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 Psychologist Services is \$220, which means you would be reimbursed at 80% or \$176.

(B) In Need of Some Self-Care? Give Yourselves the Gift of this Self-Care Starter Kit!

With the busy holiday season fast approaching, the NSTU Group Insurance Trustees would like to take this opportunity to wish you all the best of the holiday season! This being said, it is important to recognize that this can be a difficult time for some teachers with the pressure of looming classroom deadlines, preparing for student Christmas concerts / parties and all of the other personal and professional obligations that come at this time of the year.

Let's face it, the holidays can be stressful, and there may not be a more important time to ensure that you are practicing some form of self-care and not taking on more than you can



handle. Self-care refers to the activities and practices that we deliberately choose to engage in on a regular basis to maintain and enhance our health and well-being. For more information on why self-care matters and building your own self-care plan, please refer to the self-care starter kit on the new NSTU Group Insurance Trust microsite at <https://nstuinsurance.ca/members/active/manulife-efap/> and under “Resources” click “Self-Care Starter Kit”. Looking after yourself is an important part of living a happy and healthy life!

(C) Do You Want Free CA\$H to Help Teachers? Apply for an EDUWellness Grant – For Members By Members.

To say that the 2022 / 2023 school year has been difficult would be an understatement! Our members have and continue to face many daily challenges as we navigate the COVID-19 pandemic. Your NSTU Group Insurance Trustees understand the challenges you have faced and in an effort to recognize the tremendous work and efforts put in by you every day, they have established the **EDUWellness Grants – For Members By Members**. They are also happy to announce that you can now review and apply for the EDUWellness Grants in both official languages! Please refer to the Frequently Asked Questions below for additional information.

Q: What is the purpose of the EDUWellness Grants?

A: The NSTU Group Insurance Trustees will fund original ideas / projects that promote and support the mental health and well-being of plan members across Nova Scotia.

Q: Who is eligible for the grants?

A: To be eligible, the individual must have a permanent, probationary, or term contract and be a member of the NSTU or PSAANS at the time of application.

Q: What is the selection process for the EDUWellness Grants?

A: The NSTU Group Insurance Trustees will be awarding 10 grants valued at up to \$1,500. A minimum of one grant will be awarded per educational entity (Annapolis Valley, Cape Breton-Victoria, Chignecto-Central, Halifax, South Shore, Strait, Tri-Country, APSEA, and CSAP) with the remaining grants being awarded to those with the highest scores. If there are no grants submitted in one of the above regions, that allocated grant will be added to the pool of highest scored grants. The criteria should include the project description and creativity, impacts on plan members, materials and budget, and overall impression.

Q: Where can I find more information on the EDUWellness Grants?

A: For more information, please visit the NSTU Group Insurance Trust website by selecting one of the following links:

English: <https://nstuinsurance.ca/grants/the-eduwellness-grant/>

French: <https://nstuinsurance.ca/grants/la-subvention-edubien-etre/>

Q: What is the deadline to submit applications for the EDUWellness Grants?

A: The deadline to submit EDUWellness Grant applications for the 2022 / 2023 school year is **January 15, 2023**.

Q: Where can I find the application forms to apply for the EDUWellness Grants?

A: The application forms can be found on the NSTU Group Insurance Trust website by selecting one of the following links or simply scan the QR code:

English – Individual Application Form
<https://nstuinsurance.ca/grants/the-eduwellness-grant/individual-application/>



English – Group Application Form
<https://nstuinsurance.ca/grants/the-eduwellness-grant/group-application/>



French – Individual Application Form
<https://nstuinsurance.ca/grants/la-subvention-edubien-etre/formulaire-de-demande-individuelle/>



French – Group Application Form
<https://nstuinsurance.ca/grants/la-subvention-edubien-etre/formulaire-de-demande-de-groupe/>



(D) Congrats to our Student Mental Health & Wellness Grant Winners!

The **Student Mental Health and Wellness Grants** were awarded to support children and youth in the schools across the province of Nova Scotia. The deadline to apply was October 15, 2022 and the NSTU Group Insurance Trustees are pleased to announce the following winners:

Name	Region	Project Title
Christine McKenna	HRCE	Student-Led Breakfast
Jason Sheperd	AVRCE	Weight Room
Holly Doyle	HRCE	Inquiry about Cooking
Tove Chadwick	HRCE	Wearing Kindness at EGMJH
Jennifer Martin Wells	HRCE	Success Factors for Learning
Mélanie Richard	CSAP	Outdoor Beach VolleyBall
Mary Lou McKenzie	SRCE	Monthly Activities for GSA
Dean Marchand	SRCE	Soke Centres

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

To review these benefit improvements or the many other benefits and programs available to you through the NSTU Group Insurance Plan, please visit our website at www.nstuinsurance.ca

Take care and stay safe this holiday season!

Your NSTU Group Insurance Trustees