



NSTU Group Insurance Program

Benefit Overview and Important Information for New Members

The NSTU, through the NSTU Group Insurance Trustees, offer excellent comprehensive benefit coverage to active members of the Nova Scotia Teachers Union.

If you are a **new member and have a term, probationary or permanent contract**, you are eligible for benefits under the NSTU Group Insurance Plan. Please review the information below to ensure you enroll on a timely basis and receive the benefits you are entitled to receive as an NSTU member.

HIGHLIGHTS:

✓ As new member you will receive a package mailed to your home address, which includes information on the various benefits and programs as well as the required enrollment forms. For more details regarding the benefits and programs available to you under the NSTU Group Insurance Plan and to access your copy of the Group Insurance Profile, please visit the NSTU Group Insurance Trust website at nstuinsurance.ca. **Please read the information carefully and complete required forms within 31 days of receiving this package.**

✓ New members are automatically enrolled in the mandatory benefits:

- Provincial Master Life – **100% Employer Paid**
- Provincial Master Accidental Death & Dismemberment (AD&D) – **100% Employer Paid**
- Long Term Disability – **Cost Shared with the Employer at 50%**

✓ New members are eligible for \$100,000 Optional Life coverage / \$50,000 for the spouse without submitting medical evidence of insurability. However, a 24 month pre-existing condition clause applies.

✓ Enrollment in the Total Care Medical and Dental Plans are not automatic; members must complete the application form that is provided in the new member package.

- Total Care Medical plan – **100% Employer Paid**
- Total Care Dental plan – **Cost shared with the Employer. Member pays 35% for basic preventative and major restorative premiums, and 100% for prosthodontic and orthodontic premiums**

BENEFITS OVERVIEW

Total Care Medical

The Total Care Medical plan is a comprehensive supplementary health care plan available to all active Public School Members, PSAANS and APSEA Members. This plan provides prescription drug coverage under age 65, semi-private hospital room, vision care, paramedical services, including physiotherapy and massage therapy, and many other benefits as outlined in the Group Insurance Profile.

- **To enroll, you must complete the application form in your new member package.**
- **The premium is paid 100% by the Employer.**

- **You may apply for this benefit plan at any time provided you are actively at work.**

Total Care Dental

The Total Care Dental plan provides comprehensive dental care coverage to all active Public School Members, PSAANS and APSEA Members. Total Care Dental includes basic preventative services, major restorative services, prosthodontic and orthodontic services.

- **To enroll, you must complete the application form in your new member package.**
- The Employer cost shares 65% of the basic and major restorative premiums of the Total Care Dental plan while the member pays 35% for basic preventative and major restorative premiums, plus 100% for prosthodontic and orthodontic premiums.
- As a new member you have 31 days from the receipt of their new member package to enroll.
- If you do not enroll within 31 days of the receipt of your new member package, coverage will not be processed until the following September.

TOTAL CARE DENTAL PREMIUM:

	MONTHLY PREMIUM	MEMBER MONTHLY COST*
Single	\$45.85	\$19.24
Family	\$97.01	\$40.74

MANDATORY BENEFITS – MEMBERS ARE AUTOMATICALLY ENROLLED

A. Provincial Master Life Insurance

- A \$50,000 term life policy is available to all active Public School Members, PSAANS and APSEA Members.
- A dependent life benefit of \$3,000 for your spouse and \$1,500 for each eligible dependent child is also included in this coverage.
- The premium for this benefit is 100% paid by each Employer, therefore, there is no charge to the member for this coverage.
- **It is very important that you designate a beneficiary and a contingent beneficiary for your Provincial Master Life insurance.**

B. **Provincial Master Accidental Death & Dismemberment (AD&D) Insurance**

- As part of the Provincial Master Life insurance coverage, a matching \$50,000 benefit is included for AD&D.

C. **Long Term Disability**

- This coverage provides a benefit based on 70% of your gross monthly salary at the time your claim commences. As the Employer pays a portion of the premium, this is a taxable benefit to you.
- The Long Term Disability benefit is integrated with the Canada Pension Plan. The qualifying period before benefit payments would commence is the greater of 90 calendar days or your accumulated sick leave.
- When you are in receipt of Long Term Disability benefits, members continue to accumulate pensionable service as contributions by both the member and Employer are required.
- The NSTU Long Term Disability plan is cost-shared with the Employer at 50%.

OPTIONAL BENEFITS AVAILABLE TO MEMBERS

There are a number of optional benefits available to Public School Members, PSAANS and APSEA Members that provide the opportunity to purchase additional insurance coverage through payroll deduction, including:

- optional group life/spousal life insurance
- voluntary accidental death & dismemberment (AD&D)
- NSED travel insurance
- NSED trip cancellation / interruption insurance
- voluntary critical illness insurance
- home/auto insurance.

These coverages are 100% paid by the member and are offered at competitive premium rates. Details on these programs are contained within the Group Insurance Profile via the NSTU Group Insurance Trust website at nstuinsurance.ca.

OTHER VALUABLE BENEFITS AVAILABLE TO PUBLICS SCHOOL MEMBERS, PSAANS and APSEA MEMBERS

NSTU Member Assistance Program (MAP)

The programs and services that form part of the NSTU Member Assistance Program are briefly described below.

NSTU Counselling Services

The NSTU has two counsellors on staff that provide short-term counselling services to **members of the NSTU Group Insurance Plan, their partners, and dependent children**. This service is designated to provide help and intervention at an early stage of difficulty. Intervention is also provided for schools in conflict and crisis. Members are referred to an appropriate community based resource for long term counselling if the short-term model has not fully addressed the issue(s). This service is confidential.

Early Intervention Program (EIP)

This program is for **active members of the NSTU Group Insurance Plan only** who are working or absent from work

and experiencing injury or illness and struggling to remain at work or return to work. There are two Early Intervention Co-ordinators who are Occupational Therapists. Their focus is to maintain or improve a member's independence and help to decrease the incidence and duration of a disability. This is a confidential service and EIP staff can travel to your community.

Resilience® – Employee and Family Assistance Program

Resilience® is an Employee and Family Assistance Program for **active members of the NSTU Group Insurance Plan** who have a permanent, probationary or term contract. Through Resilience®, **active members and their eligible dependents** can reach a team of experienced counsellors from Homewood Health™ who will listen to the issue, offer sound advice and help you create an action plan to address issues. This program also provides Plan Smart and Career Smart Services which includes Childcare and Parenting Caregiver Support Services, Elder & Family Care Services, Legal Advisory Services, Nutritional Support, and many others. The premium for this program is paid 100% by the NSTU Group Insurance Trust Fund.

Your Wellness Partner Program

All active and retired members of the NSTU Group Insurance Plan are eligible to use this service provided through CAREpath. The CAREpath navigation system is a service provided by the NSTU Group Insurance Trustees. The Your Wellness Partner Program provides counseling / psychotherapy with multiple levels of support and guidance to NSTU members, spouses and dependent children experiencing mild to severe mental health concerns. The premium for this program is paid 100% by the NSTU Group Insurance Trust Fund.

HealthCareAssist Program

All active and retired members of the NSTU Group Insurance Plan are eligible to use this service provided through CAREpath. The CAREpath navigation system is a service provided by the NSTU Group Insurance Trustees. The HealthCareAssist Program is a comprehensive navigation service that provides members, spouses and dependent children with answers, guidance and support before, during and after treatment in the event of an illness or health crisis. The premium for this program is paid 100% by the NSTU Group Insurance Trust Fund.

Cancer Assistance Program

All active and retired members of the NSTU Group Insurance Plan are eligible to use the Cancer Assistance Program through CAREpath. If you, your spouse, or eligible dependent children suspect having cancer, are diagnosed with cancer, or living with cancer, this program is ready and able to provide support, guidance and answers. The premium for this program is paid 100% by the NSTU Group Insurance Trust Fund.

Seniors' Care Assistance Program

All active and retired members of the NSTU Group Insurance Plan are eligible to use the service provided by the Seniors' Care Assistance Program. This program is the only service in Canada that connects members, immediate family and parents to a Registered Nurse who specializes in senior care assistance. The program helps members understand their senior care choices and ensure they get the right care every time. The premium for this

program is paid 100% by the NSTU Group Insurance Trust Fund.

Summary

This information provides a brief overview of the benefits available through the NSTU Group Insurance Program. Full details of your NSTU Group Insurance Program are contained within the Group Insurance Profile, and outlined via the NSTU Group Insurance Trust website at nstuinsurance.ca. Please note, once on the NSTU Group Insurance Trust website, you can click the “Communications” tab where you will be asked to provide information to be added to an emailing list in order to receive important and timely information, tips and FAQs on the benefits and programs available to you. **Please note, the information provided will be strictly used to communicate insurance / benefit information.**

Once you receive your new member package or should you have any questions with regard to any of the programs above, please do not hesitate to contact Johnson Inc. at (902) 453-9543 (local) or 1-800-453-9543 (toll-free).