



Convenient and Easy Reimbursement of Total Care Medical and Dental Claims!!

The NSTU Group Insurance Trustees want to ensure that members are aware of the methods by which claims are paid and the most convenient ways to be reimbursed for out-of-pocket expenses related to Total Care Medical and Total Care Dental claims.

Claims Payment

Medavie Blue Cross (MBC) is billed directly by your pharmacy for eligible prescription drugs. You are required to pay the \$5.00 co-pay for each prescription. If you have a hospital stay, hospitals will bill MBC directly so members are not required to be out-of-pocket for semi-private hospital accommodation charges. There are some items insured under Hospital Benefits and Extended Health Benefits such as ambulance service, medical supplies, paramedical services, and medical equipment that may have to be paid up front. When this occurs, many members ask the question:

What is the best method to be reimbursed as quickly as possible for expenses to ensure I am out-of-pocket the least amount of time?

This is an excellent question. MBC have established electronic adjudication for many of its service providers. Providers such as massage therapists, physiotherapists and chiropractors can have your claim adjudicated online requiring you to pay only the applicable co-insurance. As an example, many physiotherapists can bill MBC directly at the time of service and only charge you the 20% co-insurance before you leave their office. Members also need to keep in mind that there are usual and customary maximums that apply to these types of benefits and outlined maximum reimbursement levels. Members should always check with their provider that they are billing within Medavie Blue Cross' usual and customary maximums. Many dental offices can also bill MBC directly to minimize your out-of-pocket expenses. Ask your dentist if they have the ability to bill Medavie Blue Cross directly.

Claims Submission by eClaim

If you do have to pay the provider and submit a claim for reimbursement, Medavie Blue Cross has made it convenient to submit claims electronically. It is important to note that you must be set up for Direct Deposit to take advantage of this feature.

To Submit an eClaim:

1. Go to www.medaviebc.ca/en/members/submit-a-claim.
2. Under *Submitting a Claim using the Member Services Site* you will click on *Submit a Claim*.
3. On the next page, choose "*Submit a Claim*".

You must login to your account to submit an Online Claim. If you are a first-time user, click on Log in, then click on **1st Time?**, **Register now** and follow the instructions.

Medavie Blue Cross Mobile App

You can also submit claims through the Medavie Blue Cross Mobile App. There are many convenient features to this app including reviewing benefit utilization history, view / sort past claims, access a mobile ID card, and find various health professionals. You can download the app (www.medaviebc.ca/app) free at the App Store for Apple devices and Google Play for android devices. Once you have downloaded the app, follow the instructions under *Submit a Claim* to submit a claim for reimbursement.

Direct Deposit

As mentioned above, you must be registered for Direct Deposit to take advantage of eClaims and Mobile App claims submission. It is important to remember that all paid-in-full receipts must be submitted to MBC for reimbursement within **one year** from the date the expense is incurred. Direct Deposit with MBC will allow claims reimbursement to be transferred electronically to your chosen bank account which will eliminate waits for cheques through the mail, cut back on trips to the bank and will reduce the risk of theft or loss of your reimbursement cheque. MBC will send you a notice each time they make a deposit into your bank account.

Registering for Direct Deposit is easy!

To sign-up online:

1. Go to www.medaviebc.ca/directdeposit
2. Log into the Member Services Site (if you have never used it before, you will be prompted to register), click "*Member*" in the menu.
3. Select the "*Banking*" tab, then enter and submit your banking information.

To sign-up using the mobile app:

1. Go to www.medaviebc.ca/directdeposit
2. Log into the Medavie Mobile App (if you have never used it before, you will be prompted to register), select "My Account" from the upper right menu.
3. Then select "*Direct Deposit Banking Information*" and save your information.

If you have any questions regarding the above, please contact Johnson Inc. at 1-800-453-9543 (toll-free) or 453-9543 (local).

NSTU Group Insurance Trustees Mental Health and Wellness Grant

Frequently Asked Questions

The NSTU Group Insurance Trustees, with support from Johnson, have established a grant for members to support innovative initiatives that promote the mental health and well-being of children and youth in the schools across Nova Scotia.

Q: *What is the purpose of the Mental Health and Wellness Grant?*

A: The NSTU Group Insurance Trustees will fund projects that support and promote the mental health and well-being of children and youth in the schools across the province. This could consist of programs in classrooms, schools, or communities. The ultimate goal is to help our students in coping with the pressures of growing up in today's world.

Q: *Who is eligible to apply for the Mental Health and Wellness Grant?*

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.

Please be advised that all projects must comply with Public Health Guidelines relating to COVID-19. These guidelines are subject to change throughout the year which could impact the fulfillment of the project. If Public Health Guidelines do prevent an awarded grant from being fulfilled, it will be carried into the 2022 school year.

Q: *How do I apply for the grant?*

A: You can apply for the grant by going to the NSTU Group Insurance Trust website at <https://nstuinsurance.ca/grants/the-mental-health-and-wellness-grant/> and clicking the application link. The NSTU Group Insurance Trustees will be awarding grants valued at up to \$600 once per year. The criteria will include the project description, innovation and creativity, impacts on students, materials and budget, and overall impression. Please be advised that not all applications will be awarded grants and incomplete applications will not be considered.

Q: *What is the deadline to apply for the Mental Health and Wellness Grant?*

A: Applications must be submitted on/or before 11:59pm on October 30th. Completed projects are due no later than May 31st.

For more information on the Mental Health and Wellness Grant or any of the benefits and programs available under the NSTU Group Insurance Program, please visit the NSTU Group Insurance Trust website at <https://nstuinsurance.ca/>.