



Welcome back everyone! Although it was not the traditional summer in Atlantic Canada with COVID-19 halting most festivals and events as well as limited travel, the weather in July and August was fantastic and we hope all of you had a chance to get outside and soak in some sunshine and spend some quality time with your friends and families!

As schools open back up and we continue to adjust to our new way of working both at home and in the classroom, you may encounter challenges / difficulties that will impact both your physical and mental health. Your NSTU Group Insurance Trustees want to ensure that you are aware of the tools that are available to you as part of your benefits package.

As educators, we are constantly looking out and supporting others. Sometimes, we forget about ourselves. The Self-Care Starter Kit helps design a physical and mental health plan specifically for you by taking you through the following four steps:

1. Evaluating Your Coping Skills;
2. Identifying Your Self-Care Needs;
3. Barriers and Areas for Improvement;
4. Creating Your Self-Care Plan.

When it comes to self-care plans, there is no one-size-fits-all option. We each have different needs, strengths, and limitations. The above four-step process will help you to build a plan that's just right for you. The Self-Care Starter Kit does not just focus on mental health. Being physically active is extremely important to overall health and the Self-Care Starter Kit can help you find new and unique ways to ensure you are taking care of yourself and your family. A copy of the Self-Care Starter Kit can be found on the NSTU Group Insurance website at www.nstuinsurance.ca/members/active/resilience under the "Resources" header.

Like teachers in the classroom, other professions are navigating how they are best able to perform their duties at the highest level while keeping everyone safe and protected from COVID-19. Operating within the parameters of this new normal has created additional costs which has led to some additional charges in certain

professional fields with dentists having the largest impact. Some dental offices will be charging additional fees for Personal Protective Equipment (PPE). These fees can vary depending on the dental office you visit and are not a covered benefit under the NSTU Group Insurance Plan at this time.

The reason why these charges can vary, anywhere from \$0 – \$60, is that the Canadian Dental Association (CDA) introduced these fees and established codes within the CDA system allowing dentists to formally charge fees related to PPE. However, the Nova Scotia Dental Association has not established a regulated fee structure for these codes at this time. Without the fee structure, each dental practice is able to charge what they feel they need to in order to cover their additional overhead with the average charge being roughly \$30.

Your NSTU Group Insurance Trustees will continue to monitor the impact charging these fees has on members and will advise of any further updates.

With the new school year upon us, we would also like to take this opportunity to remind all new teachers that you need to apply for your Total Care Medical and Total Care Dental Benefits as they are not automatic.

The Total Care Medical benefit will become effective the first of the month following receipt of your application at Johnson.

The Total Care Dental benefit must be submitted by specific dates in order to qualify for coverage in the 2020-2021 school year. New members who commence work prior to October 1st, must contact Johnson and enroll no later than October 15th. Coverage will take effect the first of the month following receipt of the application form or request for coverage. New members who commence work after October 1st, must enroll within 31 days of commencing work. Coverage to take effect the first of the month following receipt of application.

If you have any questions regarding the above, please call the Administrator, Johnson Inc., at **(902) 453-9543** or **1-800-453-9543 (toll-free)**. Don't forget you can also access more information on these benefits, and all other benefits and programs available to you, by visiting the NSTU Group Insurance website at www.nstuinsurance.ca

Frequently Asked Questions:

NSED Travel Insurance



Travel has been challenging during the past few months due to borders closing, flight cancellations, and the uncertainty of when we will be able to get back to how it was before COVID-19.

The NSTU Group Insurance Trustees have decided to rebrand the name of their travel insurance from MEDOC® to **NSED Travel Insurance** effective September 1, 2020. To help you understand why, we have put together the following Frequently Asked Questions:

Q: *Why did the name of the policy change from MEDOC® to NSED Travel Insurance?*

A: MEDOC® is a registered name for the Travel Insurance program of Johnson Insurance which is where this product was previously underwritten. A number of years ago, the underwriter was changed to Medavie Blue Cross and remains the same today. When COVID-19 shut travel down, having the same name for two different policies became confusing as the stances from each underwriter were different regarding when members needed to get home in order to avoid having coverage cancelled, who to contact to have inquiries answered, etc. Ensuring that the brand of our plan is easily identifiable is very important to us and this change to **NSED Travel Insurance** will ensure there is no further confusion. You will receive the same great coverage, just under a different name.

Q: *Will the name change have any impact to the premiums of the policies this year?*

A: No, the rates will remain the same for this renewal as they were last year for each age band. We have paid an extremely large amount of claims since COVID-19 began and a rate hold is great news for the 2020-2021 year.

Remember, in renewing your policy, there is no proration of premium if you cancel and then repurchase at a later date. If you cancel and choose to repurchase, the 12 month premium will be split over the remaining months left in the policy year.

Q: *Is all of the contact information the same as it is was previously?*

A: Yes, the contact information remains the same as it is on the ID card you currently have. The ID card you currently have will also remain valid. You will receive an updated ID card referencing this name change at a later date.

If you have any questions regarding your policy, would

like to make changes to trip dates, increase or decrease coverage, please call the Administrator, Johnson Inc., at **(902) 453-9543** or **1-800-453-9543 (toll-free)**.

To make a claim against your Out of Province/ Canada Emergency Medical Plan or Trip Cancellation/ Interruption Plan, you or your representative must call Medavie Blue Cross' appointed travel assistance provider as soon as possible at one of the following numbers:

- **From Canada or the United States – 1-800-563-4444**
- **From anywhere else – 1-506-854-2222 (collect)**
If calling collect is not possible, Medavie Blue Cross will reimburse the cost of the call.

Q: *The US and international borders remain closed, why do I still need travel insurance?*

A: Your **NSED Travel Insurance** policy not only covers you for Out of Country trips but also for trips within Canada. For example, if you have a trip planned to New Brunswick that needs to be cancelled for an insurable reason, the Trip Cancellation / Interruption policy would cover you. Where there are different medical coverages in different provinces within Canada, the Emergency Medical Insurance Plan ensures you are covered for all insured losses under the plan and that you get the appropriate coverage you need. An example would be if you required an air ambulance in another province for an insurable accident. The **NSED Travel Insurance** plan would cover the cost of this where the provincial plans would not.

If you have any further questions regarding this name change, please contact the Administrator, Johnson Inc., at **(902) 453-9543** or **1-800-453-9543 (toll-free)**. You can also find more information regarding your NSED Travel Insurance plan and all of your other NSTU Group Insurance benefits by visiting www.nstuinsurance.ca.