



Welcome back everyone! We hope that you had a great summer and had a chance to spend some quality time with your friends and families!

As teachers and students return to the classroom amid the continued uncertainty related to the COVID-19 pandemic and the potential for a fourth wave of the virus, managing both your physical and mental health by continuing to practice self-care needs to be a priority. When it comes to self-care plans, there is no one-size-fits-all option. We each have different needs, strengths, and limitations.

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 program.

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.**

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/manulife-efap/](http://www.nstuinsurance.ca/members/active/manulife-efap/) under the "Resources" header.

With the 2021-2022 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.

### **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, a 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 enrollment 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 and it will become**

**effective the first of the month following receipt of your application at Johnson.**

### **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 enrollment 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.
- **New members who commence work prior to October 1st must contact Johnson and enroll no later than October 15th.**
- **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 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	\$44.63	<b>\$18.82</b>
Family	\$94.41	<b>\$39.84</b>

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 that you can also access more information on these and all other benefits and programs available to you by visiting the NSTU Group Insurance website at [www.nstuinsurance.ca](http://www.nstuinsurance.ca).

# Frequently Asked Questions:

## NSED Travel Insurance FAQs



Travel remains a challenge as we continue to navigate through the COVID-19 pandemic. However, things are slowly improving as more and more people get vaccinated. This has allowed some travel restrictions to be lifted and for more people to begin travelling again.

To make sure plan members are up-to-date with the latest travel coverage information, the NSTU Group Insurance Trustees have prepared the following Frequently Asked Questions:

**Q: *Why did I receive a new travel ID card in my renewal package?***

**A:** Your new ID card references important information (policy numbers and toll-free Assistance Helplines) for the NSED Travel Insurance Out of Province / Canada Emergency Medical Plan and Trip Cancellation / Trip Interruption Plan (if applicable). These plans replaced the MEDOC® Travel Plans effective September 1, 2020. **Please note, with your new travel ID card in hand, you can now dispose of your current card as it will no longer be valid.**

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: *When I decide to travel again, will I be covered for COVID-19 under the NSED Travel Out of Province / Canada Emergency Medical Plan?***

**A:** Yes, the NSED Medical Travel Plan will cover eligible emergency hospital and medical expenses related to COVID-19, subject to the existing provisions under the policy. Before departure, members must be symptom free, have not tested positive (or be awaiting

a test result) and have not been in contact with anyone who tested positive in the last 14 days. Coverage will also be extended to students studying abroad. **Please note, the NSED Medical Travel Plan does not cover the following:**

- **Any COVID-19 testing, including those required by governments to re-enter the country**
- **Any costs related to delays caused by testing requirements**
- **Any costs related to quarantines, including those mandated by governments**

**Q: *Can I refuse a travel voucher or credit from an airline or travel provider and then claim under the NSED Trip Cancellation / Interruption plan?***

**A:** No, travel credits/ travel vouchers are not an insurable loss under the NSED Trip Cancellation / Interruption plans as they are considered a form of reimbursement.

**Q: *Is a positive COVID diagnosis within 6 months of a scheduled trip considered a pre-existing condition under both the medical and trip cancellation plans?***

**A:** Yes, COVID-19 is an illness like any other and is considered as such when reviewing a case for stability or pre-existing conditions. This means that you may not be covered under the plan if you decide to travel within 6 months of being diagnosed with COVID-19.

**Q: *Will there be a requirement to be vaccinated for COVID-19? Will I need to provide vaccine info, proof of vaccination before travelling to be covered under the plans?***

**A:** No, the COVID-19 vaccine is treated like all other vaccines that are required to travel to specific locations around the world: they are government requirements. Vaccines are not required for insurance under the NSED Travel Plans.

If you have any further questions regarding your travel coverage or the information outlined above, 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](http://www.nstuinsurance.ca).