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## The NSTU Group Insurance Program – An Overview

Both the NSTU and the NSTU Group Insurance Trustees receive many enquiries with respect to the NSTU Group Insurance Program. The NSTU, through the NSTU Group Insurance Trustees, offer excellent coverages to both active and retired members of the Nova Scotia Teachers Union. Hopefully, this article will provide some useful information with regard to the coverages available.

### *Coverage for Every Member*

#### **Provincial Master Life Insurance**

A \$50,000 term life policy is available to all Active Public School Members, APSEA Members and Community College Members. The premium for this benefit is 100 per cent paid by each employer, therefore, there is no charge to the member for this coverage. As part of your financial planning, please review and ensure you have designated a beneficiary for your Provincial Master Life Insurance and any other Life insurance coverage for which you are insured. As part of the Provincial Master Life Insurance coverage, a matching \$50,000 of insurance is included for Accidental Death & Dismemberment as well as a Dependent Life benefit of \$3,000 for your spouse and \$1,500 for each dependent child.

#### **Critical Illness**

Under the Accidental Death & Dismemberment Plan there is a \$2,000 one time Lump Sum tax free payment that may be payable to you, the member, if you are diagnosed with one of the following critical illnesses: Heart attack, coronary artery by-pass surgery, stroke, life threatening cancer.

#### **Funeral Expense Plan**

The Funeral Expense Plan provided to NSTU members and eligible dependents under the age of 65 provides up to \$3,000 per funeral. This benefit is provided 100 per cent through the NSTU Group Insurance Trust Fund.

### *Employer Cost-Shared Benefits You Need to Enroll In*

#### **Total Care Medical**

The Total Care Medical Program is a comprehensive supplementary Health Care Program available to all Active Public School Members, APSEA Members, and Community College Members and is paid 100 per cent by the employer. This program provides prescription drug coverage, semi-private hospital room, vision care, paramedical services, including physiotherapy and massage therapy, and many other benefits as outlined in your Group Insurance Profile. This benefit is not automatic. You may apply for this benefit at any time provided you are actively at work.

#### **Total Care Dental**

Similarly, the Total Care Dental Program provides comprehensive Dental Care coverage to NSTU members. Total Care Dental includes Basic Preventative Services, Major Restorative Services, and Prosthodontic and Orthodontic Services. The employer cost shares 65 per cent of the Basic and Major Restorative premiums of the Total Care Dental while the member pays 35 per cent for Basic Preventative and Major Restorative premiums, plus 100 per cent for Prosthodontic and Orthodontic premiums. You can enroll in the NSTU Total Care Dental Program once per year before October 15<sup>th</sup>. Also, new teachers have 31 days from the receipt of their new teacher package to enroll.

#### **Long Term Disability**

Long Term Disability benefits are available to active members of the NSTU. If not currently enrolled, you must be under 59 ½ years of age to apply for coverage. This coverage provides a benefit based on 70 per cent of your gross monthly salary at the time your claim commences. This is a taxable benefit as the employer contributes to the cost of the premium.

The Long Term Disability benefit is integrated with CPP and the Teachers' Disability Pension. The qualifying period before benefit payments would commence is the greater of 90 calendar days or your accumulated sick leave.

Effective August 1, 2009, the NSTU Long Term Disability Plan is mandatory for new members and currently insured members without the ability to opt out unless the following conditions have been met:

- Plan member is at least 50 years of age and has a minimum of 30 years of pensionable service, or
- Plan member is in their last year of teaching with one year of accumulated sick leave.

A new member is defined as an NSTU member who has obtained their first contract in Nova Scotia or a member being rehired and has not met any of the following categories:

- You were previously automatically enrolled as a "new member" prior to August 1, 2009 and opted out of the program,
- You previously applied for enrollment in the Long Term Disability Program and were denied coverage,
- If you failed to enroll through past open enrollments and/or
- You had previously requested to cancel coverage and were not on a leave.

The NSTU Long Term Disability Plan is cost-shared with the Employer at 50 per cent.

#### **Hospital Cash**

A Hospital Cash Benefit is provided to all NSTU members who are enrolled in the NSTU Long Term Disability Program. This coverage is a daily benefit of \$20.00 to an insured member when the member is in a hospital and under the care of a physician. This benefit will be paid from the first day of hospitalization, if hospitalized for at least four days. As with the Funeral Expense Benefit, this coverage is paid 100 per cent by the NSTU Group Insurance Trust Fund.

### *Optional Coverages Paid By Members*

There are a number of optional coverages available to NSTU members that provide the opportunity to purchase additional insurance coverages through payroll deduction, such as, Optional Group Life/Spousal Insurance, Voluntary Accidental Death & Dismemberment, MEDOC® Travel Plan, MEDOC® Trip Cancellation/Interruption Insurance, and Home/Auto Insurance. These coverages are 100 per cent paid by the member and are offered at very competitive premium rates. Details on these programs are contained within your Group Insurance Profile.

This is a brief overview of the benefits detailed through the NSTU Group Insurance Program. Full details of your NSTU Group Insurance Program are contained within the Group Insurance Profile, which has been provided to you in the past.

If you have any questions with regard to the above, please do not hesitate to contact Johnson Inc. at 453-9543 (local) or 1-800-453-9543 (toll-free).