



## NSTU MEDOC® GROUP TRAVEL PLAN – A REFRESHER AND INTRODUCTION TO THE NSTU TRIP CANCELLATION/ TRIP INTERRUPTION PLAN

For many years now, the NSTU Group Insurance Trustees have made available to both active and retired members, a competitively priced Out-Of-Country/Province Travel Insurance Program. The MEDOC® Travel Insurance Plan offers NSTU members complete coverage for your travel insurance needs.

The Provincial Health Insurance Plan provides limited basic coverage while members travel outside of province. However, this coverage is not enough. If you have a medical emergency while travelling out of Province or out of Canada, costs can easily escalate and it can cost thousands of dollars.

Covered expenses under the NSTU MEDOC® Group Travel Plan include prescription drugs, x-rays, nursing services, air emergency transportation or evacuation, emergency dental services, bedside transportation, repatriation, return of vehicle, and board and lodging.

The MEDOC® Group Travel Plan provides year-round coverage. With a 35 day annual Base Plan, you are covered for an unlimited number of trips up to 35 consecutive days per trip during the policy year. For longer periods of travel, you can purchase a Supplemental Plan for additional

protection to cover the period of time that you will be away. The Supplemental Plan provides coverage for one single trip longer than 35 days and includes the annual Base Plan coverage. Premium payments are made through monthly payroll deduction to the policy renewal, which is September 1<sup>st</sup>. Effective May 1, 2008, the MEDOC® Group Travel Plan introduced a new, lower rate structure, while coverage remained the same.

### **NSTU Trip Cancellation/Trip Interruption Plan**

The NSTU Group Insurance Trustees are very excited to offer a Trip Cancellation/Trip Interruption Plan effective November 1, 2008. This option helps protect travellers against unforeseen circumstances that may prevent or discontinue a trip. Coverage highlights of this plan are:

#### **Annual Plan**

Trip Cancellation - up to a maximum of \$5,000 per insured person per annual coverage period.

Trip Interruption - up to a maximum of \$5,000 per insured person for each covered trip.

- Up to a maximum of \$3,500 for lodging, meals, car rental, telephone calls and taxi costs (\$350 per day).
- Up to a maximum of \$1,000 for loss of, or damage to, baggage and personal effects during a covered trip.
- Personal effects – actual cash value or \$500, whichever is less.
- Document replacement – up to a maximum of \$200.
- Baggage Delay – up to \$400.

You must be enrolled in the MEDOC® Travel Plan in order to apply for Trip Cancellation / Trip Interruption coverage. For members purchasing Trip Cancellation / Trip Interruption coverage for the first time, premiums will be pro-rated from the date your coverage is effective until the policy renewal date (September 1<sup>st</sup>). Like the MEDOC® Group Travel Plan, coverage will renew automatically on September 1<sup>st</sup> of each year. The monthly premium is very competitive with the convenience of year-round coverage.

In the near future, you will receive an information package in the mail providing additional details and rate information on both of these products. It is easy to enroll!! Just complete the application form(s) which have been included with the pamphlets and forward to Johnson Inc. or fax to 902-453-8539. You may also contact Johnson Inc. at the numbers below, should you have any questions.

**If you have any questions, please call 453-9543 (locally) or 1-800-453-9543 (toll-free).**