

## **NSTU Group Insurance Plan Enrolment Checklist**

The NSTU Group Insurance Trustees are pleased to offer you a group insurance plan that consists of mandatory benefits that you will be automatically enrolled in and additional benefits that you must enroll in separately.

Your mandatory benefits are outlined in your confirmation of coverage letter from belairdirect. You have important enrollment decisions to make for you and your family to select your coverage under the following plans:

- Total Care Medical
- Total Care Dental
- NSED Group Travel
- NSED Trip Cancellation / Interruption
- Optional Life Insurance
- Spousal Life Insurance
- Optional Dependent Life Insurance
- Voluntary Accidental Death & Dismemberment (AD&D) Insurance
- Optional Critical Illness Insurance

The following programs are also available to you as a NSTU member:

- Homewood Health Employee and Family Assistance Program (EFAP)
- NSTU Counselling Services
- Early Intervention Program
- Independent Psychological Consultation
- Carepath Chronic Disease Program
- Savings Program through Teachers Plus Credit Union
- Preferred Group Home & Car nsurance through belairdirect

### **Steps to Enroll**

To ensure a fast and easy enrollment in the above noted plans, please take the following steps:

- Review all the benefits and programs available to you as a new active or reserve member on the new NSTU group insurance trust website at [nstuinsurance.ca](http://nstuinsurance.ca)
- Review your group benefit and insurance information including premium rates, coverage levels and monthly contributions in a secure environment on the belairdirect my insurance website.
- Complete your enrolment form
- List all your eligible dependents (including spouse)
- Select your Total Care Medical, Total Care Dental\* and NSED Travel coverage

Members who commence work prior to October 1st and wish to enroll in the total care dental plan must contact our office no later than October 15th. Coverage will take effect the first of the month following receipt of application or request for coverage.

Members who commence work after October 1st and wish to enroll in the total care dental plan must contact our office within 31 days of commencing work. Coverage will take effect the first of the month following receipt of application.

- Make your optional benefit selections; note the amounts below you can purchase without providing medical evidence of good health.

| Optional benefit                           | Medical evidence free amounts (if applicable) |
|--|---|
| Optional life insurance                    | \$100,000*                                    |
| Spousal life insurance                     | \$50,000*                                     |
| Voluntary accidental death & dismemberment | Proof of good health not required             |
| Optional critical illness                  | \$50,000*                                     |

\* The medical evidence free amounts are subject to a 24-month pre-existing condition clause. Amounts more than these medical evidence free amounts are subject to evidence of good health and approval by the underwriter. If you wish to apply for additional amounts of optional life coverage (beyond the evidence free amounts), please indicate the total amount you are requesting on your enrollment form and complete the medical information questionnaire. For optional critical illness, please complete the application attached to the brochure from Desjardins Insurance and return to belairdirect. belairdirect will then send the necessary forms to you for completion. Completed forms should be returned to belairdirect for processing.

- Complete the beneficiary designation section included in the enrolment form.
- Sign and date all forms in ink and mail your completed enrolment form and beneficiary designation form to belairdirect.

**Important note**

You must re-enroll within the deadlines noted above. For members who elect not to participate in the total care dental plan, but wish to participate at a future date, coverage will be effective September 1st, following notification of your intent to participate.

| Who can help me?  | What questions can they answer?  |
|---|--|
| <p><b>Employer</b><br/>(CSAP, Regional Centre for Education)</p>  | <p><b>Employment questions:</b></p> <ul style="list-style-type: none"> <li>Leaves, Absences and Attendance</li> </ul>  |
| <p><b>belairdirect</b><br/>1 833 749.1324<br/>8:30am – 4:30pm</p> <p>Member website:<br/><a href="http://belairdirect.com/myinsurance">belairdirect.com/myinsurance</a></p> | <p><b>Benefit plan questions:</b></p> <ul style="list-style-type: none"> <li>Questions about coverage (what coverage do I have or what am I eligible to apply for)</li> <li>Change of address, phone number or other contact info</li> <li>Change in marital status</li> <li>Addition of dependent children</li> <li>Change in beneficiary (who will receive my life insurance benefits)</li> <li>Payroll deduction questions about insurance coverage</li> <li>Questions about the cost to add coverage or remove coverage</li> <li>Opting out of health and dental coverage (if you have coverage under another group plan, i.e., a spousal plan)</li> <li>My Insurance registration and login support</li> <li>Site navigation and troubleshooting</li> </ul> |
| <p><b>Medavie Blue Cross</b><br/>1 800 667.4511<br/>8:30am – 5:00pm</p> <p>Member website:<br/><a href="http://medaviebc.ca">medaviebc.ca</a></p>                           | <p><b>Claims questions:</b></p> <ul style="list-style-type: none"> <li>Claim payment questions (I submitted a claim, but I did not receive reimbursement)</li> <li>Provider submission (I would like my dentist to bill Medavie Blue Cross directly, how can I arrange that)</li> <li>Direct deposit (I would like my claims to be reimbursed into my bank account, how can I set that up)</li> <li>Plan maximums (how many more massage claims can I submit this year)</li> </ul>   |

## Your online access

### NSTU Group Insurance Trust Website

Whether you are a new active or reserve member, you can access information on all the benefits and programs available to you under the NSTU group insurance plan at [nstuinsurance.ca](http://nstuinsurance.ca). This site developed by the NSTU group insurance trustees is your one stop shop for everything benefits!

### belairdirect My Insurance Website

To register for the secure member website please visit [belairdirect.com/myinsurance](http://belairdirect.com/myinsurance). If you are new to the belairdirect my insurance website, select register and follow the required steps. Once registered, log in with your username and password to:

- View your personal information and current benefit deductions
- View your beneficiary information
- View all archived communications

### Medavie Blue Cross Members Only Website

Managing your health and dental claims is easy when you are registered on Medavie Blue Cross Members-Only Website at [medaviebc.ca](http://medaviebc.ca)

Once you've registered you can:

- Submit a claim,
- Sign up for direct deposit for claims reimbursement,
- Track your claims and review your claims history,
- Get access to details on your benefit coverage,
- Get printable versions of Medavie Blue Cross claim forms for paper claim submissions,
- View your benefits booklet and a benefits summary, and
- Print a copy of your benefits card

### Medavie Blue Cross Mobile App

The Medavie Blue Cross mobile app available for iOS and Android devices lets you:

- Submit a claim by taking a photo,
- Get access to details on your benefit coverage,
- Track your claims and review your claims history,
- Find a health professional near you,
- Use and share a mobile ID card.

Note: Due to confidentiality and security reasons, you must access belairdirect and Medavie Blue Cross member websites separately. Registration for both sites is relatively simple and straightforward.