



NSTU Group Insurance Program

Benefit Overview and Important Information for New Members

update

The NSTU, through the NSTU Group Insurance Trustees, offer excellent comprehensive benefit coverage to active members of the Nova Scotia Teachers Union.

If you are a new NSTU member and have a term, probationary or permanent contract, you are eligible for benefits under the NSTU Group Insurance Plan.

You will receive an enrollment package mailed to your home address, which will include the Insurance Profile, as well as required enrollment/application forms. Please review the information in the enrollment package to ensure you enroll on a timely basis and receive the benefits you are entitled to receive as an NSTU member.

Once you receive your new member package or if you have any questions regarding any of the benefit programs, please contact Johnson Inc., the Administrators of the NSTU Group Insurance Plan at 902-453-9543 (local) or 1-800-453-9543 (toll-free).

Mandatory Benefits	<ul style="list-style-type: none"> New members are automatically enrolled in the mandatory benefits: Provincial Master Life Provincial Master Accidental Death & Dismemberment (AD&D) Long Term Disability
Total Care Medical	<ul style="list-style-type: none"> To enrol in the Total Care Medical members must complete the application form You may apply for this benefit plan at any time provided you are actively at work
Total Care Dental	<ul style="list-style-type: none"> To enrol in the Total Care Dental members must complete the application form As a new member you have 31 days from the date you receive your enrollment package If you do not enroll within 31 days, coverage will not be processed until the following September
Optional Life	<ul style="list-style-type: none"> As a new member, the initial \$30,000 of optional life coverage is not subject to medical evidence of insurability, if your application is received within 31 days from the date you receive your enrollment package

BENEFIT HIGHLIGHTS

Total Care Medical	<p>Provides comprehensive supplementary health care including prescription drug coverage, semi-private hospital room, vision care, paramedical services, and many other benefits as outlined in the Group Insurance Profile</p> <p>Premium is 100% paid by the employer</p>
Total Care Dental	<p>Provides basic preventative services, major restorative services, prosthodontic and orthodontic services</p> <p>Cost shared with the Employer: Member pays 35% for basic preventative and major restorative premiums, and 100% for prosthodontic and orthodontic premiums: Member Monthly Cost: \$19.49 (Single) and \$41.25 (Family)</p>
Provincial Master Life	<p>Provides a life benefit of \$50,000 payable to your designated beneficiary</p> <p>Includes dependent life benefit of \$3,000 for your spouse and \$1,500 for each eligible dependent child</p> <p>It is very important that you designate a beneficiary and a contingent beneficiary for your provincial master life insurance</p> <p>Premium is 100% paid by the employer</p>
Provincial Master AD&D	<p>Provides members with financial support in the event of an accidental death or dismemberment (AD&D) of part or limb, loss of sight, hearing or speech</p> <p>Accidental death benefit in the amount of \$50,000; dismemberment based on Schedule of Losses detailed in the Insurance Profile</p> <p>Premium is 100% paid by the employer</p>
Long Term Disability	<p>In the event that you become totally disabled and not able to work, LTD provides a monthly income equal to 70% of your gross monthly salary</p> <p>As a member you pay 50% of the premium, and as a result the LTD benefit is taxable</p> <p>While on LTD, pension contributions are required to continue and you continue to accumulate pensionable service</p>

OPTIONAL BENEFITS AVAILABLE TO MEMBERS

NSTU members have the opportunity to purchase additional insurance coverage through payroll deduction for a number of optional benefits, including:

- optional group life/spousal life insurance
- voluntary accidental death & dismemberment (AD&D)
- MEDOC® travel insurance
- MEDOC® trip cancellation / interruption insurance
- voluntary critical illness insurance
- home/auto insurance.
- These coverages are 100% paid by the member and are offered at competitive premium rates. Details on these programs are contained within the Group Insurance Profile.

OTHER VALUABLE BENEFITS AVAILABLE TO NSTU MEMBERS

NSTU Member Assistance Program (MAP)

MAP's services are briefly described below.

- **NSTU Counselling Services:** There are two counsellors on staff that provide short-term counselling services to **NSTU members, their partners, and dependent children.** This service is designated to provide help and intervention at an early stage of difficulty. Intervention is also provided for schools in conflict and crisis. Members are referred to an appropriate community based resource for long term counselling if the short-term model has not fully addressed the issue(s). This service is confidential.
- **Early Intervention Program (EIP):** This program is for **active NSTU members** only who are working or absent from work and experiencing injury or illness and struggling to remain at work or return to work. There are two Early Intervention Coordinators who are Occupational Therapists. Their focus is to maintain or improve a member's independence and help to decrease the incidence and duration of a disability. This is a confidential service and EIP staff can travel to your community.

Resilience®

Resilience® is an Employee and Family Assistance Program for **active NSTU members** who have a permanent, probationary or term contract. **Active NSTU members and their eligible dependents** can reach a team of experienced counsellors from Homewood Health™ who will listen to the issue, offer sound advice and help create an action plan. This program also provides Plan Smart and Career Smart Services which includes Childcare and Parenting Caregiver Support Services, Elder & Family Care Services, Legal Advisory Services, Nutritional Support, and many others. The premium for this program is paid 100% by the NSTU Group Insurance Trust Fund.

CAREpath

CAREpath is a service provided to all **active and retired members of the NSTU** by the NSTU Group Insurance Trustees. CAREpath is a unique health care navigation program led by a comprehensive and experienced team of highly trained health care specialists, including nurses, physicians and support staff. CAREpath is designed to help members navigate through the health care system and get the right kind of care, at the right time, in the right place. The premium for this program is paid 100% by the NSTU Group Insurance Trust Fund.

HealthCareAssist Program	Provides individualized case management for all types of medical conditions and fully navigates NSTU members all the way through their diagnosis, treatment & ongoing care.
Cancer Assistance Program	Designed to provide members and their family with answers, guidance and support. Navigates cancer patients, their spouses and their dependent children through the public health care system.
Seniors' Care Assistance Program	This program is the only service in Canada that connects members, immediate family and parents to a Registered Nurse who specializes in senior care assistance. The program helps members understand their senior care choices and ensure they get the right care every time.

Summary

This information provides a brief overview of the benefits available through the NSTU Group Insurance Program. Full details are contained within the Group Insurance Profile. Although every effort has been made to ensure the information presented in this article is accurate, if there are variations between the information and the provisions of the policy or insurance contract, the policy/contract will prevail.