



With March break fast approaching, it is the time of year when NSTU members start to think about travel. Whatever your reasons for travel and wherever you may go, it is important to have travel insurance, particularly if your travels take you outside of Canada.

Q: *What does the NSTU Group Insurance Plans offer with respect to emergency out-of-province/country travel insurance?*

A: NSTU MEDOC® Out-of-Province/Canada Emergency Medical Insurance

The NSTU Group Insurance Plans offer to both active and retired members the MEDOC® Group Travel Plan insured by Medavie Blue Cross that provides year-round coverage. A 35 day annual Base Plan can be purchased and provides coverage 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. New to the NSTU Plan this year is the addition of a 40 day supplemental plan. Premium payments are made through monthly payroll or pension deduction to the policy renewal, which is September 1st.

Did you Know?:

Did you know that the insured days of your trip starts when you leave your residing province and not when you leave the country? For example, you have a 35 day base plan and have a trip booked in Florida for 34 days. Prior to heading to Florida you decide to travel to a different province to visit Family or Friends for 7 days. This means your total trip is now 41 days (days outside of your province) and you will not be covered for the last 6 days of your trip in Florida. You can purchase Supplemental Plans that can range from 40 to 210 days to cover you in instances like the above to cater to your trip length.

NSTU Trip Cancellation / Trip Interruption Plan

The NSTU Trip Cancellation / Trip Interruption Plan is also available to active and retired NSTU members. This plan helps protect travellers against unforeseen circumstances that may prevent or interrupt a trip. This is also an annual plan that provides the following:

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.

Q: *What should you know and do if you have a medical emergency while outside of Canada?*

A: If you or an eligible family member have an unexpected illness or injury and you are insured under the NSTU MEDOC® Out-of-Province / Canada Emergency Medical Insurance Plan, it is extremely important to call or, if you cannot, have someone call for you the Medavie Blue Cross travel assistance provider at **1-800-563-4444 in Canada and USA** or collect at **1-506-854-2222 elsewhere in the world**. These numbers are on your ID card(s), therefore, it is important that you bring this card with you when you travel and share the numbers with a family member or travel companion. You should also have access to your family's provincial health cards when you travel.

The travel assistance provider will ask a number of questions including some information that is on your ID card like your policy number. They will also provide a file or claim number before you finish the call with them. You should mark this number down as it will need to be provided each time you call. The travel assistance provider will also coordinate with any medical facility you are in or being transported to. They will also confirm coverage and approve medical testing and treatment.

If you choose not to call the travel assistance provider, eligible expenses will be reimbursed at 80%, except in extreme circumstances when you are unable to call.

For a trip cancellation or interruption claim, you must use the same contact numbers as indicated above for the medical coverage. Once you have contacted the assistance provider, you will be asked to provide additional information on the situation which may include proof of eligible expenses

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incurred and documented evidence that an eligible risk was the cause of the cancellation or interruption.

Preparation is the key to a smooth claims experience if you and/or an eligible family member have a medical emergency or have your trip cancelled or interrupted. Preparation should include the following:

- 1. Have all travel documents accessible.**
- 2. Have your travel insurance ID card available and share its location with your family or travel companions.**

3. Always call the travel assistance provider in the event of a claim.

4. Bring along your benefit booklet(s) for reference should you need them.

For more information regarding Medoc, and information on all your benefits, visit the NSTU Group Insurance Trust website at www.nstuinsurance.ca

If you have any questions, please contact the Administrator, Johnson Inc. at (902) 453-9543 or 1-800-453-9543 (toll-free).

NSTU MEMBER ASSISTANCE PROGRAM LAUNCH OF YOUR WELLNESS PARTNER

The NSTU Group Insurance Trust is very excited to announce a new program being offered to its members and dependants, 14 years of age and over focusing on mental health called Your Wellness Partner provided through CAREpath which is now live!

Your Wellness Partner is a confidential, evidence-based, mental health assessment and counselling service. There is a dedicated team of experienced clinicians, psychiatrists, psychotherapists and other mental health specialists that provide two levels of intervention: navigation and psychotherapy.

Your Wellness Partner offers multiple levels of support to provide the right guidance at the right time for anyone experiencing mild to severe mental health concerns, using primarily distance technologies including telephone and virtual resources (e.g., internet, mobile app, email, and secured video chat via Cleveland Clinic Express Care® Online).

Navigation is provided by baccalaureate level registered social workers and nurses who are qualified to assess mental health concerns, and to deliver psychoeducation and supportive counseling and coaching with the goal of enhancing self-care strategies and management of concerns.

When navigation is not sufficient and psychotherapy is required for members with more complex needs, navigators enlist the services of one of CAREpath's advanced clinicians; these are registered Master's or PhD prepared social workers, nurses, or psychologists.

This program provides:

- Initial assessment and navigation by a mental health nurse or social worker
- Access to psychiatric assessment and family physician consultation. A referral to Medaca Health Group (MHG)

may occur at time of intake or at any time along the trajectory.

- Psychoeducation and coaching for self-management strategies, supporting clients to be active partners in achieving wellness and where appropriate, return to work.
- A facilitated CBT program called "Mind Zone" delivered by mobile application for iOS and android.
- Psychotherapy by Masters/PhD prepared social workers, mental health nurses, and psychologists (including francophone).

Your Wellness Partner offers multiple levels of support to provide the right guidance at the right time for all plan members experiencing mild to severe mental health concerns. The program will better assist members by:

- Providing services virtually and telephonically, giving plan members access to support anytime, anywhere.
- Providing expert assessment of current mental health treatment approaches.
- Providing access to a full suite of evidence-driven therapeutic counselling option.
- Empowering members to better understand their mental wellness, therapy options and to cope with everyday concerns.
- Ensuring timely support to help plan members the moment they need it most without waiting lists.
- Helping prevent re-lapse in case of chronic mental health illness.

For more information regarding Your Wellness Partner, and information on all your benefits, visit the NSTU Group Insurance Trust website at www.nstuinsurance.ca

Your Wellness Partner Program can be accessed directly at 1-844-453-6788.