



NSTU Group Insurance Program

**Total Care Medical and Dental Claims Reimbursement
Can Be Convenient!!**

The NSTU Group Insurance Trustees want to ensure that members are aware of the methods by which claims are paid and the most convenient ways to be reimbursed for out-of-pocket expenses related to Total Care Medical and Total Care Dental claims.

Claims Payment

Medavie Blue Cross (MBC) is billed directly by your pharmacy for eligible prescription drugs. You are required to pay the \$5.00 co-pay for each prescription. If you have a hospital stay, hospitals will bill MBC directly so members are not required to be out-of-pocket for semi-private hospital accommodation charges. There are some items insured under Hospital Benefits and Extended Health Benefits such as ambulance service, medical supplies, paramedical services, and medical equipment that may have to be paid up front. When this occurs, many members ask the question:

What is the best method to be reimbursed as quickly as possible for expenses to ensure I am out-of-pocket the least amount of time?

This is an excellent question. MBC have established electronic adjudication for many of its service providers. Providers such as massage therapists, physiotherapists and chiropractors can have your claim adjudicated online requiring you to pay only the applicable co-insurance. As an example, many physiotherapists can bill MBC directly at the time of service and only charge you the 20% co-insurance before you leave their office. Members also need to keep in mind that there are usual and customary maximums that apply to these types of benefits and outline maximum reimbursement levels. Members should always check with their provider that they are billing within Medavie Blue Cross' usual and customary maximums. Many dental offices can also bill MBC directly to minimize your out-of-pocket expenses. Ask your dentist if they have the ability to bill MBC directly.

***Please note, for members who utilized the Medavie Blue Cross Quick-Pay offices in Halifax and Dartmouth, a change with respect to cheque issuing became effective September 1, 2019. As of this date, the Quick-Pay offices are no longer issuing reimbursement cheques at the time of claim submission. Members can still drop off a claim at the Quick-Pay office but now will have money deposited into their bank account of choice within 24 to 48 hours. Please see below on how to enroll in direct deposit.**

Claims Submission by eClaim

If you do have to pay the provider and submit a claim for reimbursement, Medavie Blue Cross has made it convenient to submit claims electronically. It is important to note that you must be set up for Direct Deposit to take advantage of this feature.

To Submit an eClaim:

1. Go to www.medavie.bluecross.ca.
2. Under **For Plan Members and Self-service tools** you will click on **Submit a Claim**.
3. On the next page, choose Online to submit your claim.

You must login to your account to submit an Online Claim. If you are a first time user, click on **Log in**, then click on **1st Time, Register here** and follow the instructions.

Medavie Blue Cross Mobile App

You can also submit claims through the Medavie Blue Cross Mobile App. There are many other convenient features to this app including reviewing benefit utilization history, access and share a mobile ID card, and view/sort past claims. You can download the app free at the App Store for Apple products, Google Play for android apps and Blackberry App World for Blackberry devices. Once you have downloaded the app, follow the instructions under **Submit a Claim** to submit a claim for reimbursement.

Direct Deposit

As mentioned above, you must be registered for Direct Deposit to take advantage of eClaims and Mobile App claims submission. It is important to remember that all paid-in-full receipts must be submitted to MBC for reimbursement within **one year** from the date the expense is incurred. Direct Deposit with MBC will allow claims reimbursement to be transferred electronically to your chosen bank account which will eliminate waits for cheques through the mail, cut back on trips to the bank and will reduce the risk of theft or loss of your reimbursement cheque. MBC will send you a notice each time they make a deposit into your bank account.

Registering for Direct Deposit is easy!

1. Go to www.medavie.bluecross.ca
2. Under For Plan Members and Self-service tool at the top of the page select Direct Deposit.
3. Simply follow the instructions from here to sign up for Direct Deposit.

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

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The **importance** of designating a beneficiary can be overlooked. In the midst of our busy lives, we forget to take care of this very important item when it comes to our insurance coverage. This simple task is so important to ensure that if anything unthinkable happens to you, your wishes with respect to life insurance or accident benefits proceeds are carried out.

The NSTU Group Insurance Trustees hope the information below will encourage members to take care of this important detail when it comes time to designate your beneficiary(ies) for the first time or review past beneficiary designations.

You should review and/or designate a beneficiary for any of your life and/or accidental death & dismemberment insurance policies you may have through the NSTU Group Insurance Program. One of the main advantages of designating a beneficiary for these policies is that the proceeds of the policy are excluded from your Estate upon your death. Through this exclusion, the proceeds are free from claim by any creditor of your Estate. The proceeds are excluded because legal title irrevocably transfers upon your death and the proceeds become payable to your beneficiary(ies) at that time. Another good reason to designate a beneficiary is to ensure that life insurance proceeds are distributed as per your wishes. A signed and up-to-date beneficiary designation form will make certain that this occurs.

Remember, you can designate more than one primary beneficiary. For instance, you can designate your children as primary beneficiaries. When you have more than one primary

beneficiary it is important to allocate percentages of the proceeds each beneficiary is to receive or inherit. This is an important step to remove all doubt of your intent and wishes at the time of your death.

It is also important to designate a contingent beneficiary. A contingent beneficiary is a person that receives the proceeds from your life insurance policy if the primary beneficiary cannot. Think of a contingent beneficiary as a back-up plan. Contingent beneficiaries come into play should the primary not be alive to collect the proceeds.

Just like primary beneficiaries, you can name multiple contingent beneficiaries. You also need to allocate percentages to contingent beneficiary designations to ensure your intent and wishes are clear.

Please take a moment to think about your primary and contingent beneficiary designations and if they are up-to-date. If your life has changed recently, i.e. married, divorce, birth of a child, etc., you may need to revisit your beneficiary designation(s). If you are not sure of your beneficiary nominations, due to privacy, you, the member, may contact Johnson Inc. or check the Johnson Inc. Members Only Website.

We hope the above explanation provide some assistance to you in understanding the importance of designating beneficiaries for your life and accidental death & dismemberment insurance policies. 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).

Did you know??



The NSTU Group Insurance Trustees would like to advise that there are now two provisions that will provide the ability for active NSTU and PSAANS members to opt out of the NSTU Long Term Disability program. Currently, if you are 65 years of age or have 35 years of pensionable service less accumulated sick leave you are permitted to opt out of the NSTU LTD plan. Effective August 1, 2019, the NSTU Group Insurance Trustees have added another opt-out opportunity. If you are 64 years of age with at least enough accumulated sick leave to bring you to 65 years of age, active NSTU and PSAANS members also may opt-out of the NSTU LTD plan. Members must provide proof they have the accumulated sick leave needed to achieve this requirement. If you have any questions with respect to these issues or believe that you may qualify for opting out, please contact Johnson at local 902-453-9543 or toll-free at 1-800-543-9543.