



**NOVA SCOTIA TEACHERS UNION GROUP INSURANCE PLANS
ACTIVE MEMBERS – BENEFITS AT A GLANCE**

<p>Provincial Master Life & Accidental Death and Dismemberment</p>	<ul style="list-style-type: none"> ❖ \$50,000 Life. ❖ \$50,000 AD&D. ❖ \$2,000 Critical Illness (Lump sum payment). ❖ \$3,000 Dependent Life – Spouse. ❖ \$1,500 Dependent Life – Children. <p style="text-align: center;">Employer pays 100%.</p>
<p>Optional Life Insurance & Spousal Life Insurance</p>	<ul style="list-style-type: none"> ❖ Initial amount of \$100,000 member / \$50,000 spouse. (The initial amount of Optional Life Insurance has increased over the years; therefore, member may be insured for a lesser amount). ❖ The initial amount of \$100,000 / member or \$50,000 / spouse is not subject to medical evidence of insurability. However, a 24-month pre-existing condition clause applies. ❖ May apply for additional amounts available in units of \$5,000. The overall maximum available is \$300,000. ❖ Spouse covered for \$10,000 & Dependent Children covered for \$5,000. Spouse can apply for an amount equal to or less than member. <p style="text-align: center;">Member pays 100%.</p>
<p>Optional Critical Illness</p>	<ul style="list-style-type: none"> ❖ Units of \$10,000 up to \$50,000 with no medical evidence of insurability required. ❖ Additional amounts available to a maximum of \$300,000 - medical evidence of insurability required. ❖ 29 Conditions covered for member & spouse. ❖ 20 Conditions covered for dependent children. <p style="text-align: center;">Member pays 100%.</p>
<p>Voluntary Accidental Death & Dismemberment</p>	<ul style="list-style-type: none"> ❖ If under age 70 coverage available in amounts from \$5,000 to \$300,000. ❖ If age 70 to 74 inclusive, the coverage available is \$5,000 to \$100,000, however, there is no coverage for Permanent Total Disability, Home-Maker Weekly Indemnity and Hospital Indemnity. ❖ Members who have a spouse and / or eligible dependent children are automatically insured for family coverage. <p style="text-align: center;">Member pays 100%.</p>
<p>Long-Term Disability</p>	<p>The NSTU Long Term Disability Plan is mandatory for all members without the ability to opt out unless the following conditions have been met:</p> <ol style="list-style-type: none"> 1. Member is age 65 or has 35 years of pensionable service less accumulated sick leave. 2. Member is at least 64 years of age & has sufficient accumulated sick leave to reach age 65. <ul style="list-style-type: none"> ❖ 70% of gross monthly salary at time claim commences – taxable. ❖ Elimination period of 90 calendar days, or accumulated sick leave, whichever is greater. ❖ Benefits payable to age 65. <p style="text-align: center;">Employer cost shares monthly premium with members by paying 50%.</p>

Total Care Medical

- ❖ **Hospital Benefits:** 100% of semi-private room – no maximum.
- ❖ **Extended Health Benefits:** 80% reimbursement for supplies and services (benefit maximums may apply to some coverages). Some of the common benefits are outlined below.
- ❖ **Orthopedic Shoes and Shoe Modification Supplies:** One pair in any 12 consecutive month period for orthopaedic shoes; \$200 for shoe modification supplies and custom molded foot supports (orthotics) in any 12 consecutive month period, commencing with the date charges are incurred.
- ❖ **Emergency Transportation:** Maximum is \$400.00 in any 12 consecutive month period.
- ❖ **Hearing Aids:** Cost and installation of a hearing aid or hearing aids up to \$800.00 in any 36 consecutive month period.
- ❖ **Paramedical Services:** 80% of the usual and customary charges per treatment and a maximum of 20 visits per calendar year for the services of a naturopath, acupuncturist, osteopath, chiropractor, speech therapist, podiatrist/chiroprapist, or occupational therapist.
- ❖ **Psychologist Services:** 80% of the usual and customary charges to a maximum of 20 visits per year. A Master of Social Work will be considered as an eligible service provider under this benefit.
- ❖ **Massage Therapy:** 80% of the usual and customary charges to a maximum of 20 visits per year (August – July).
- ❖ **Prescription Drugs:** \$5.00 co-pay for each prescription, Restricted Drug List, all new drugs require approval.
- ❖ **Prescription Eyeglasses:** Frames and single lenses up to \$155, or up to \$170 for frames and bifocal or trifocal lenses, once in any 24 consecutive month period or once in any 12 consecutive month period for dependents under age 18 commencing with the date charges are incurred for each member.
- ❖ **Eye Laser Surgery:** In lieu of frames and lenses, coverage for eye laser surgery up to the dollar limit and frequency for frames and lenses, if the maximum benefits for Prescription Eyeglasses have not been used in the previous 24 months.
- ❖ **Contact Lenses:** Up to \$200 in any 24 consecutive month period as prescribed by an ophthalmologist.

Employer pays 100% for all active members for both Single and Family coverage.

Total Care Dental

- ❖ **Basic Preventative Services:** 80% reimbursement for Basic Preventative Services.
- ❖ **Major Restorative Services:** 60% reimbursement to a maximum payment of \$1,500 per person per calendar year.
- ❖ **Prosthodontic Services:** 50% reimbursement to a maximum payment of \$1,500 per person per calendar year.
- ❖ **Orthodontic Services:** 50% reimbursement to a maximum payment of \$2,000 per person lifetime.

**Employer pays 65% of monthly premium of Single or Family plans.
Member pays 100% of Prosthodontic and Orthodontic Benefit.**

NSED Travel Insurance

- ❖ **Out of Province/Canada Emergency Medical Insurance Plan.**
- ❖ **Base Plan** allows unlimited travel up to a maximum of 35 calendar days per trip during the policy year.
- ❖ **Supplementary Plan** provides coverage for trips in excess of 35 calendar days on a per trip basis up to 210 days and includes the Base Plan coverage.

Member pays 100%.

**Trip Cancellation /
Interruption**

- ❖ **Available to all members** who are enrolled in the NSED Travel.
- ❖ **Trip Cancellation** – up to \$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 \$1,000** for baggage and personal effects during a covered trip.

Member pays 100%.

ACTIVE MEMBERS – MEMBER ASSISTANCE PROGRAMS (MAP) AT A GLANCE

<p>NSTU Counselling Services</p>	<ul style="list-style-type: none"> ❖ The NSTU has two counsellors on staff that provide short-term counselling services to NSTU members, their partners, and dependent children. <p style="text-align: center;">Paid 100% by NSTU Group Insurance Trust Fund.</p>
<p>Early Intervention Program (EIP)</p>	<ul style="list-style-type: none"> ❖ 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 currently 2 Early Intervention Case Coordinators. <p style="text-align: center;">Paid 100% by NSTU Group Insurance Trust Fund.</p>
<p>Independent Psychological Assessment</p>	<ul style="list-style-type: none"> ❖ A Halifax based clinical psychologist will perform psychological assessments for members in need. The purpose is to assist members to access timely assessment which will lead to quicker treatment. <p style="text-align: center;">Paid 100% by NSTU Group Insurance Trust Fund.</p>
<p>Employee and Family Assistance Program (EFAP)</p>	<ul style="list-style-type: none"> ❖ The Manulife Employee and Family Assistance Program is available for active NSTU members who have a permanent, probationary or term contract. ❖ EFAP Services: Counselling Services, Lifestyle and Specialty Coaching Services, Stress Solutions, Depression and Trauma Care, Grief and Loss Coaching, Experiencing Acts of Violence. <p style="text-align: center;">Paid 100% by NSTU Group Insurance Trust Fund.</p>
<p>Carepath Chronic Disease Program</p>	<ul style="list-style-type: none"> ❖ Formerly know as the HealthCare Assist / Cancer Assistance Program, this program provides comprehensive and personalized support to employees and their families in the event of illness or other health crises. <p style="text-align: center;">Paid 100% by NSTU Group Insurance Trust Fund.</p>
<p>Carepath Elder Care Program</p>	<ul style="list-style-type: none"> ❖ Provides seniors and their families with a nurse case manager to address members' evolving elder care needs. They will work one on one to help members understand and navigate the health care system so they can make informed decisions and appropriate arrangements for care. <p style="text-align: center;">Paid 100% by NSTU Group Insurance Trust Fund.</p>
<p>Carepath Mental Health Program</p>	<ul style="list-style-type: none"> ❖ Designed to promote prevention and early intervention for mental health issues, including acute mental illness and chronic mental health conditions. The program provides timely access to confidential support for those who need it, as well as return-to-work planning for members on sick leave or long-term disability. <p style="text-align: center;">Paid 100% by NSTU Group Insurance Trust Fund.</p>

