

## **NSTU Group Insurance Plan**

### **Insurance Profile Members Under Age 65**

In 2015 the NSTU Insurance Trustees discontinued providing the booklet on NSTU Retired Teachers Group Insurance Plan and placed all documentation on the website. This was due to the increased costs of producing the booklet and the fact that benefits were changing from time to time. Members wishing hard copies of the plan are requested to call Johnson at 902-453-9543 or 1-800-453-9543.

Here is a "Reader's Digest" document listing the various plans available to members **under age 65**. Please go to <https://nstuinsurance.ca/members/active/> to view the full NSTU Insurance Profile.

#### **Total Care – Medical Plan**

- The Employer (province of Nova Scotia) pays 100% of the premium for members in receipt of a Nova Scotia Teachers Pension payment. The yearly savings are \$1,324.68 (single) and \$3,428.40 (family)
- Retired teachers must enrol within **60 days** of retirement
- Hospital and Extended Health Benefits can be found on pages 8-9

#### **Extended Health Benefits**

- The plan reimburses members **80% of the usual and customary charges** subject to the limits stated. Some benefits have maximum amounts payable.

#### **Home Nursing Services** (page 10)

- **Limit of \$10,000 in any 36 consecutive month period** per insured person
- May take the form of changing dressings, foot care, injections and catheter care
- May not take the form of housekeeping, personal care, food preparation, custodial or respite care

#### **Critical Illness Nursing Care** (page 10)

- **Lifetime maximum of \$5,000 per insured person**
- Charges are for services of a Registered Nurse, Certified Nursing Assistant or Licensed Practical Nurse

#### **Physiotherapy** (page 10-11)

- Claims must be submitted using a special physiotherapy form and requested by a physician

#### **Oxygen** (page 11)

- Provides charges for oxygen and rental equipment for administration if diagnosed with chronic hypoxemia

#### **Prosthetic and Other Appliances** (Page 11)

- Claims require physician documentation including recommendation and diagnosis

- Charges include artificial limbs, eye or other prosthetic appliances, crutches, splints, cases, braces and trusses
- **Breast prosthesis covered in any 24 consecutive month period**, surgical brassieres in a 12 consecutive month period and wig prosthesis limited to \$400 in any 12 consecutive month period
- **Charges for maintenance increased from \$40 to \$200** in any consecutive month period in 2020

#### **Orthopaedic Shoes and Shoe Modification Supplies** (page 11)

- Limit of **one pair in any 12 consecutive month period** for orthopaedic shoes and \$200 for shoe modification supplies and custom moulded foot supports in any 12 consecutive month period
- A written prescription including diagnosis from a medical doctor is required

#### **Ostomy Equipment** (page 11)

- Includes appliance, irrigation sets and bags, but excludes deodorants, pads, adhesives and skin creams

#### **Therapeutic Medical Equipment Rental/Purchase** (page 11-12)

- **Limit of \$20,000 lifetime per insured person**
- Includes wheelchair, hospital bed, walker, tens machine, cervical collar, iron lung, breathing apparatus

#### **Hearing Aids** (page 12)

- Charges for cost and installation increased from \$600 to \$800 for each hearing aid in 2020. The benefit is extended to provide for a second hearing aid if it is medically necessary for a member to have a hearing aid for each ear.
- Benefit is provided in any 36 consecutive month period

#### **Eye Refraction** (page 13)

- Benefit paid if performed by an ophthalmologist or licensed optometrist once in any 24 consecutive month period

#### **Eye Glasses** (page 13)

- Charges for 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

#### **Eye Laser Surgery** (page 13)

- In lieu of frames and lenses coverage is the same dollar limit and frequency for frames and lenses

#### **Contact lenses** (page 13)

- Charges up to **\$200 in any 24 consecutive month** period as prescribed by an ophthalmologist

#### **Urinary Collection Devices** (page 13)

- Charges for urinary collection and retention systems including catheter tubes and pouches

#### **Diabetic Supplies** (page 13)

- **80% coverage of the Continuous Glucose Monitoring System** (Free Style Libre) new in 2020
- Charges for supplies such as syringes, needles and testing

#### **Paramedical Services** (page 13)

- **80% of the usual and customary charges** for treatment with a maximum 20 visits per calendar year
- Includes services of a naturopath, acupuncturist, osteopath, chiropractor, speech therapist, podiatrist/chiropractist or occupational therapist
- **The 20 visits can be used for each of the services provided**

#### **Psychological Services** (page 13)

- **80% of the usual and customary charges** to a maximum of 20 visits per calendar year

#### **Massage Therapy** (page 13)

- **80% of the usual and customary charges** to a maximum of 20 visits per calendar year

#### **Prescription Drugs**

- Continue with **\$5 co-pay for each** prescription using the NSTU Total Care Benefit Card
- **Ends at age 65** and you must complete forms to enrol in the Nova Scotia Seniors Pharmacare Plan three months prior to turning 65
- If enrolled in the Managed Health Care Services Inc program this provide a \$2 benefit for each prescription if filled at a Lawtons/Sobeys Pharmacy

#### **Dental** (page 18-22)

- **Member pays 100% premium deducted from pension payment with no termination date**
- If you cancel your coverage you cannot enrol at a later date
- Basic preventative services (page 19)
  - **80% reimbursement of the usual and customary charges** per person per calendar year
  - Covers oral examinations, cleanings, fillings, root canal therapy, periodontic services, relining and extraction of teeth
- Major restorative services (page 20)
  - **60% reimbursement of the usual and customary charge to a maximum of \$1,500 per person per calendar year**
  - Covers crown restorations, inlay on onlay restorations, gold fillings

- Prosthodontic services (page 20)
  - **50% of the usual and customary charges to a maximum of \$1,500 per person per calendar year**
  - Covers dentures, fixed bridgework, implants, restorations
- Orthodontic services (page 20)
  - **50% of the usual and customary charges to a maximum of \$2,000 per person lifetime**
  - Covers examinations, diagnostic, surgical procedures, extractions

### **Provincial Master Life Policy/Accidental Death and Dismemberment Policy**

(pages 23-30)

- Coverage is continued and **paid 100% by retiree** deducted from pension payment
- Plan provides up to \$50,000 Life Insurance, \$50,000 Accidental Death and Dismemberment, \$3,000 spouse and \$1,500 dependent children
- **Critical illness benefit provide \$2,000 lump sum** payment for specified conditions (heart attack, coronary artery bypass, surgery, stroke, life threatening cancer, (see page 30 for details)
- Policy ends at age 65 and you can enrol in the Retiree Life Plan

### **Optional Group Life Insurance** (pages 31-34)

- **Premium paid 100%** by members and in retirees under age 65 and their eligible spouse can apply for insurance by submitting medical evidence of insurability
- Initial coverage is \$100,000 member / \$50,000 spouse to a maximum amount of \$300,000
- **At age 70 benefit is reduced to \$50,000 maximum**
- **Coverage ends at end of the month on your 85<sup>th</sup> birthday**

### **Voluntary Accidental Death and Dismemberment** (pages 35-48)

- **Premium paid 100%** by members and you can only continue the coverage in effect prior to retirement
- Under age 70 coverage available in amounts of \$5,000 to \$300,000
- Between ages 70-74 coverage is available in amounts of \$5,000 to \$100,000 with no permanent total disability, homemaker weekly indemnity and hospital indemnity benefit available
- **Coverage ends at the month on your 75<sup>th</sup> birthday**

### **Optional Critical Illness Insurance** (pages 49-60)

- Retired members under the NSTU Group Insurance Plan can apply if **under age 75**
- Available in units of \$10,000 to \$50,000 with no medical evidence of insurability

- Covers 29 conditions for member and spouse and 20 conditions for dependent children

**NSED Travel Insurance Group Travel** (pages 68-75)

- The RTO strongly urges all members to enrol in the plan as it covers travel within Canada and internationally
- **The Policy begins once a member leaves the province**
- Base plan allows unlimited travel to a maximum of 35 consecutive days per trip policy year
- Supplemental plan provides coverage for trips in excess of 35 consecutive days (for example, 40 days, 45 days, 60 days, etc)
- There are strict **pre-existing conditions** in this plan (pages 68-69)

**NSED Travel Insurance Trip Cancellation/Interruption Plan** (pages 76-77)

- **Need to be enrolled in the NSED Out of Country/Province Emergency Medical Coverage Plan**
- Trip cancellation maximum is \$5,000 per insured member per annual coverage period
- Trip interruption maximum is \$5,000 per insured member for each covered trip
- Baggage and personal effects maximum is \$1,000 per insured person for each covered trip

**Carepath-Chronic Disease Program**

- Previously referred to as the Cancer Assistance Program and Health Care Assist Plans
- Provides assistance to active and retired members, spouses and dependent children who are living with chronic disease or dealing with the diagnosis of cancer
- Members will be provided assistance from a Nurse Case Manager throughout the process

**Carepath – Elder Care Program**

- Previously referred to as the Seniors Care Assistance Program
- This program provides seniors and their families with a Nurse Care Manager to address evolving elder care needs

**Carepath – Mental Health Program**

- Previously referred to as Your Wellness Partner
- Provides 2 levels of intervention – navigation and psychotherapy – with assistance from a qualified health care clinician
- Provides help for anyone experiencing mild to severe mental health concerns

**For Carepath benefits please contact Carepath at 1-844-453-6788 or [www.carepath.ca](http://www.carepath.ca)**

Please note there is also a synopsis by Johnson Insurance on pages 2 - 5