

ATTENTION:

Travel Insurance offered through the NSTU Group Insurance Plan will change its name from MEDOC® to

NSED Travel Insurance

Travel has been challenging during the past few months due to borders closing, flight cancellations, and the uncertainty of when we will be able to get back to how it was before COVID-19.

The NSTU Group Insurance Trustees have decided to rebrand the name of their travel insurance from MEDOC® to **NSED Travel Insurance** effective September 1, 2020. To help you understand why, we have put together the following Frequently Asked Questions:

Q: Why did the name of the policy change from MEDOC® to NSED Travel Insurance?

A: MEDOC® is a registered name for the Travel Insurance program of Johnson Insurance which is where this product was previously underwritten. A number of years ago, the underwriter was changed to Medavie Blue Cross and remains the same today. When COVID-19 shut travel down, having the same name for two different policies became confusing as the stances from each underwriter were different regarding when members needed to get home in order to avoid having coverage cancelled, who to contact to have inquiries answered, etc. Ensuring that the brand of our plan is easily identifiable is very important to us and this change to **NSED Travel Insurance** will ensure there is no further confusion. You will receive the same great coverage, just under a different name.

Q: Will the name change have any impact to the premiums of the policies this year?

A: No, the rates will remain the same for this renewal as they were last year for each age band. We have paid an extremely large amount of claims since COVID-19 began and a rate hold is great news for the 2020-2021 year.

Remember, in renewing your policy, there is no proration of premium if you cancel and then repurchase at a later date. If you cancel and choose to repurchase, the 12 month premium will be split over the remaining months left in the policy year.

Q: Is all of the contact information the same as it is was previously?

A: Yes, the contact information remains the same as it is on the ID card you currently have. The ID card you currently have will also remain valid. You will receive an updated ID card referencing this name change at a later date.

If you have any questions regarding your policy, would like to make changes to trip dates,

increase or decrease coverage, please call the Administrator, Johnson Inc., at **(902) 453-9543** or **1-800-453-9543 (toll-free)**.

To make a claim against your Out of Province/Canada Emergency Medical Plan or Trip Cancellation/Interruption Plan, you or your representative must call Medavie Blue Cross' appointed travel assistance provider as soon as possible at one of the following numbers:

- **From Canada or the United States – 1-800-563-4444**
- **From anywhere else – 1-506-854-2222 (collect)**
If calling collect is not possible, Medavie Blue Cross will reimburse the cost of the call.

Q: The US and international borders remain closed, why do I still need travel insurance?

A: Your **NSED Travel Insurance** policy not only covers you for Out of Country trips but also for trips within Canada. For example, if you have a trip planned to New Brunswick that needs to be cancelled for an insurable reason, the Trip Cancellation / Interruption policy would cover you. Where there are different medical coverages in different provinces within Canada, the Emergency Medical Insurance Plan ensures you are covered for all insured losses under the plan and that you get the appropriate coverage you need. An example would be if you required an air ambulance in another province for an insurable accident. The **NSED Travel Insurance** plan would cover the cost of this where the provincial plans would not.

If you have any further questions regarding this name change, please contact the Administrator, Johnson Inc., at (902) 453-9543 or 1-800-453-9543 (toll-free). You can also find more information regarding your **NSED Travel Insurance** plan and all of your other NSTU Group Insurance benefits by visiting www.nstuinsurance.ca.