

Subject Line: New Insurance-Related Benefits in the Teachers' Provincial Agreement

Great news!! With the recently signed new Teachers' Provincial Agreement, comes new insurance benefits for members. Your NSTU Group Insurance Trustees are pleased to confirm that the following benefits have been added to the Total Care Medical plan retroactive to August 1, 2019:

- (i) **80% coverage for Continuous Glucose Monitor (CGM) Systems,**
- (ii) **80% coverage for maintenance of prosthetic and other appliances to a maximum of \$200 in any consecutive 12 month period,**
- (iii) **80% coverage for hearing aid benefit to a maximum of \$800 in any 36 consecutive month period,**
- (iv) **80% coverage for cochlear implant upgrades, parts and accessories.**

Johnson, our consultant and third-party administrator, is working closely with our insurance provider, Medavie Blue Cross, to ensure these new benefits are added to our plan as quickly as possible.

To get a better understanding of the new benefits, when they will be available to you and how to submit claims, please refer to the Frequently Asked Questions below.

Q: *With the new Teachers' Provincial Agreement now signed, when will the new benefits be effective?*

A: *Anytime there is a change to our benefit plan or a new benefit is added, Medavie Blue Cross must work behind the scenes to map these changes and update their systems to accommodate the new benefits. Given the number of new benefits and the size of our group, Medavie Blue Cross has determined that it will take approximately 6 weeks to update their systems and they have confirmed that the new benefits will be live and available to members effective **March 4, 2021**.*

Q: *When and how can I start to submit claims for these new benefits?*

A: *You can start to submit claims for the new benefits, retroactive to August 1, 2019, anytime after March 4, 2021. The current process to submit claims remains unchanged; however, if you previously submitted claims for the new benefits and were declined or your claims payments were reduced based on previous benefit maximums, your claims will automatically be re-processed by Medavie Blue Cross based on the claims reporting information they have on file.*

*The Continuous Glucose Monitor (CGM) and Supplies benefit will fall under the prescription drug benefit and claims will be processed via your Medavie Blue Cross drug card at the pharmacy. **Please note, for members and eligible spouses who are age 65 and who do not have drug coverage under the Total Care Medical plan, you can still use your Medavie Blue Cross card at the pharmacy for CGM and related claims.***

Q: *Is there a deadline to submit claims for these new benefits retroactive to August 1, 2019?*

A: *Under normal circumstances, the claim submission deadline for the NSTU Group Insurance Plan is 12 months from the date of the expense. However, plan members will have until **July 31, 2021** to submit claims for the new benefits retroactive to August 1, 2019, even though they may be more than 12 months old. **Retroactive claims older than 12 months submitted beyond this date will not be accepted.***

*In order to be eligible to submit claims for the Continuous Glucose Monitor (CGM) and Supplies benefit, you must be insulin-dependent. Plan members who do not have drug coverage through Medavie Blue Cross will be required to provide proof of insulin dependence which can be provided through their pharmacy. Members will be able to submit claims for the CGM benefit without this proof until **July 31, 2021**, but beyond this date, CGM and related claims will be declined without proof of insulin dependence.*

Q: *What is covered under the Continuous Glucose Monitor (CGM) System benefit?*

A: *This benefit gives you easy access to the latest technology to closely monitor your blood sugar levels. It provides coverage for both Continuous Glucose Monitoring (CGM) and Flash Monitoring Systems (FMS), equipment and supplies including readers, receivers, transmitters and sensors.*

Q: *What is a Cochlear Implant?*

A: *Medavie Blue Cross defines a cochlear implant as a behind the ear speech processor (surgically implanted into the bone) or a body worn speech processor (not surgically implanted). The initial purchase of a cochlear implant is covered under the hearing aid benefit and subject to the new hearing aid benefit maximum. The new benefit provides coverage for cochlear implant upgrades (defined as repair or maintenance to a current implant), parts and accessories.*

We hope the information outlined above provides you with a better understanding of the new benefits soon to be available as well as the process through which you can receive and claim these benefits. Should you have any additional questions once the new benefits become effective, please contact Johnson at (902) 453-9543 or 1-800-453-9543, or email them at nstu@johnson.ca.

To review these new benefits or the many other benefits and programs available to you through the NSTU Group Insurance Plan, please visit our website at www.nstuinsurance.ca.

Take care and stay safe,

Your NSTU Group Insurance Trustees,

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