

NSTU Group Insurance Plan

Insurance Profile Members Under Age 65

In 2015 the NSTU Insurance Trustees discontinued printing the booklet on the 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 booklet 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**. For more details please go online to nstuinsurance.ca, open NSTU Group Insurance Trust and click under Active Members to view the full NSTU Insurance Profile (PDF) in English and French.

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.
- Although the Total Care Medical Plan is not mandatory, retired teachers must enrol within **60 days** of retirement

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

- **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

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

Physiotherapy

- Claims must be submitted using a special physiotherapy form obtained by the provider. The provider will complete the appropriate sections, confirm the treatment was requested by a physician (or the physician was aware of the treatment) and the form signed by the provider prior to the claim submission.

Oxygen

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

Prosthetic and Other Appliances

- 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

- 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

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

Therapeutic Medical Equipment Rental/Purchase

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

Hearing Aids

- 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

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

Eye Glasses

- 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

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

Contact lenses

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

Urinary Collection Devices

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

Diabetic Supplies

- 80% coverage of the Continuous Glucose Monitoring System (Free Style Libre) new in 2020
- Charges for supplies such as syringes, needles and testing can now be claimed directly at the pharmacy. Members and eligible spouses who do not have drug coverage under the Total Care Medical Plan can use their Medavie Blue Cross card at the pharmacy.
- Please note that claims for epipens, diabetic supplies and ostomy supplies are now direct billed using the Medavie Blue Cross card.

Paramedical Services

- 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

For a registered Psychologist, registered Counselling Therapist and professional with a Master of Social Work

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

Massage Therapy

- 80% of the usual and customary charges to a maximum of 20 visits per year (August to July)

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 provides a savings of up to \$2.00 per prescription when filling at a Lawtons/Sobeys Pharmacy

Dental

- **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
 - **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
 - **60% reimbursement of the usual and customary charge to a maximum of \$1,500 per person per calendar year**
 - Covers crown restorations, inlay and onlay restorations, gold fillings
- Prosthodontic services
 - **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
 - **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

- 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 the member only) for specified conditions such as heart attack, coronary artery bypass, surgery, stroke, life threatening cancer.
- Policy ends at age 65 and you can enrol in the Retiree Life Plan

Optional Group Life Insurance

- **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 for active members 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 85th birthday

Voluntary Accidental Death and Dismemberment

- 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 75th birthday

Optional Critical Illness Insurance

- 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 Group Insurance Travel

- 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)
- Please note the strict **pre-existing conditions** in this plan

NSED Travel Insurance Trip Cancellation/Interruption Plan

- **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