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## NSTU Group Travel Insurance Frequently Asked Questions

With March break fast approaching, it is the time of year when NSTU members start to think about travel. Whatever your reasons for travel and wherever you may go, it is important to have travel insurance, particularly if your travels take you outside of Canada.

**Q: What does the NSTU Group Insurance Plans offer with respect to emergency out-of-province/country travel insurance?**

A: NSTU MEDOC® Out-of-Province/Canada Emergency Medical Insurance

The NSTU Group Insurance Plans offer to both active and retired members the MEDOC® Group Travel Plan insured by Medavie Blue Cross that provides year-round coverage. A 35 day annual Base Plan can be purchased and provides coverage for an unlimited number of trips up to 35 consecutive days per trip during the policy year. For longer periods of travel, you can purchase a Supplemental Plan for additional protection to cover the period of time that you will be away. The Supplemental Plan provides coverage for one single trip longer than 35 days and includes the annual Base Plan coverage. Premium payments are made through monthly payroll or pension deduction to the policy renewal, which is September 1st.

### NSTU Trip Cancellation / Trip Interruption Plan

The NSTU Trip Cancellation / Trip Interruption Plan is also available to active and retired NSTU members. This plan helps protect travellers against unforeseen circumstances that may prevent or interrupt a trip. This is also an annual plan that provides the following:

Trip Cancellation – up to a maximum of \$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 of \$3,500 for lodging, meals, car rental, telephone calls and taxi costs (\$350 per day).
- Up to a maximum of \$1,000 for loss of, or damage to, baggage and personal effects during a covered trip.
- Personal effects – actual cash value or \$500, whichever is less.

- Document replacement – up to a maximum of \$200.
- Baggage Delay – up to \$400.

**Q: What should you know and do if you have a medical emergency while outside of Canada?**

A: If you or an eligible family member have an unexpected illness or injury and you are insured under the NSTU MEDOC® Out-of-Province / Canada Emergency Medical Insurance Plan, it is extremely important to call or, if you cannot, have someone call for you the Medavie Blue Cross travel assistance provider at **1-800-563-4444 in Canada and USA** or collect at **1-506-854-2222 elsewhere in the world**. These numbers are on your ID card(s), therefore, it is important that you bring this card with you when you travel and share the numbers with a family member or travel companion. You should also have access to your family's provincial health cards when you travel.

The travel assistance provider will ask a number of questions including some information that is on your ID card like your policy number. They will also provide a file or claim number before you finish the call with them. You should mark this number down as it will need to be provided each time you call. The travel assistance provider will also coordinate with any medical facility you are in or being transported to. They will also confirm coverage and approve medical testing and treatment.

If you choose not to call the travel assistance provider, eligible expenses will be reimbursed at 80%, except in extreme circumstances when you are unable to call.

For a trip cancellation or interruption claim, you must use the same contact numbers as indicated above for the medical coverage. Once you have contacted the assistance provider, you will be asked to provide additional information on the situation which may include proof of eligible expenses incurred and documented evidence that an eligible risk was the cause of the cancellation or interruption.

Preparation is the key to a smooth claims experience if you and/or an eligible family member have a medical emergency or have your trip cancelled or interrupted. Preparation should include the following:

- 1. Have all travel documents accessible.**
- 2. Have your travel insurance ID card available and share its location with your family or travel companions.**
- 3. Always call the travel assistance provider in the event of a claim.**
- 4. Bring along your benefit booklet(s) for reference should you need them.**

If you have any questions, please contact the Administrator, Johnson Inc. at (902) 453-9543 or 1-800-453-9543 (toll-free).

## Resilience® Employee / Family Assistance Program Frequently Asked Questions

As busy teachers struggle to maintain a healthy work / life balance, the NSTU Group Insurance Trustees want to remind you that the Employee and Family Assistance Program, Resilience®, is there to help you and your family get through difficult times if additional support is needed.

**Q: What types of counselling services are offered through Resilience?**

A: Life is full of challenges. Once in awhile, a problem may become overwhelming and you may not know how to tackle it alone. An unresolved problem or ongoing stress can sometimes affect your health – emotionally and physically – and eventually, your quality of life. So, where can you turn for support and solutions? The NSTU Group Insurance Trustees make available to active NSTU members an Employee and Family Assistance Program. If you or eligible family members have a problem or need advice and someone to talk to, this service offers expert assistance from caring professionals. Resilience® offers counselling services for issues including, but not limited to:

- **Stress**
- **Marital/family/separation/divorce/custody issues**
- **Alcohol and drug abuse**
- **Psychological disorders**
- **Retirement planning**
- **Aging parents/eldercare**
- **Sexual harassment**
- **Bereavement**
- **Weight, smoking and general health issues**

You can choose to receive counselling in a way that is most convenient and comfortable for you, whether that is in-person, by phone, or through a secure online service.

As more and more Canadians are affected by depression, either personally or through someone they know, Resilience® provides additional support such as Depression Care Services. Resilience® can provide assistance for individuals suffering from certain types of depression and provide a counsellor who can deliver personalized sessions and will coordinate and consult with an individual's treating physician to ensure that all aspects of the treatment program are aligned to deliver the best possible outcomes.

**Q: Are there other services in addition to counselling offered through Resilience® for me and my family?**

A: In addition to counselling services, Resilience® also offers Plan Smart and Career Smart Services. Plan Smart and Career Smart Services are designed to allow you to take a proactive approach to managing everyday challenges and life transitions, and get the information and support you need to suit your unique situation. Plan Smart and Career Smart Services include, but are not limited to:

- **Childcare and Parenting Caregiver Support Services**
- **Elder Care and Family Care Services**
- **Legal Advisor Services**
- **Financial Advisor Service**
- **Nutritional Support**
- **Career Counselling Service**
- **Retirement Planning Service**

**Q: Are there any web-based resources available through Resilience®?**

A: You can also visit Resilience® online at [www.myresilience.com](http://www.myresilience.com) and register using the NSTU contract number of 39146 to access additional services such as Health eLinks. Health eLinks is an online resource of health care related materials. With Health eLinks, you can take part in an interactive health assessment, access a comprehensive library of medical information written by medical experts and even create a personal health improvement program.

There are also a number of E-courses available online. Go to [www.myresilience.com](http://www.myresilience.com) for course categories and descriptions.

**Q: What is the best way to access Resilience®?**

A: Accessing Resilience® is easy. To access Resilience® directly by phone, simply call 1-877-955-NSTU (6788). This toll-free line is available 24 hours, seven days a week.

You can also access Resilience through the NSTU Member Assistance Program by calling 1-800-565-6788, press 4 to speak to the NSTU nurse.