

# BENEFITS

FEB 2010

## FREQUENTLY ASKED QUESTIONS

Following are frequently asked questions which have been answered as accurately as possible as of this date.

The answers provided may not be pertinent to individual circumstances and do not consider subsequent changes in agreements or legislation (we cannot accept legal responsibility for the accuracy of these statements).

### 1. HOME AND AUTO INSURANCE (JOHNSON INSURANCE)

- A. What happens when I have a change in premiums due to a change in my Policy?

When there is a change in policy (Home or Auto), a certificate confirming the change along with a letter advising of your new monthly deductions will be sent to you.

- B. What is Preferred Accident Forgiveness?

With Preferred Accident Forgiveness, in the event of an at-fault loss, your good driving record and policy discounts are protected. Your premiums will not increase as a result of the loss. This Auto coverage is just one of the unique products offered by Johnsons.

- C. If you have an at-fault accident, do you get a replacement car?

You must purchase "loss of use" coverage for vehicle replacement as a result of the loss. The additional cost for this coverage is very reasonable.

- D. Can I be discriminated against due to my age or the age of my vehicle?

No, not for either, as this is government regulated.

- E. Are sewer back-up and oil leakage covered in my house insurance?

Sewer back-up and oil leakage are specific coverages that may be available to you. There is an extra charge for these coverages. Eligibility is required.

### 2. HEALTH (MEDAVIE BLUE CROSS)

WHAT HEALTH BENEFIT CHANGES WERE INTRODUCED, EFFECTIVE AUGUST 1, 2009 AS A RESULT OF THE LAST CONTRACT NEGOTIATED BETWEEN THE NSTU AND THE NOVA SCOTIA GOVERNMENT?

THE COVERAGE FOR PARAMEDICAL PRACTITIONERS WAS INCREASED TO 80% OF THE USUAL AND CUSTOMARY CHARGES TO A MAXIMUM OF 20 VISITS IN A CALENDAR YEAR.

ORTHOPEDIC SUPPLIES WAS INCREASED TO 80% OF THE USUAL AND CUSTOMARY CHARGES TO A MAXIMUM OF \$200 (PREVIOUSLY \$100).

A. What health benefits will I still maintain upon my retirement prior to age 65?

You can maintain all benefits you may have carried prior to retirement. These benefits could include:

- i) Total Care Medical – Government will pay 100% of the monthly premium of the single (\$109.97) or family (\$283.37) plan for retirees under 65 and \$31.95 (single) and \$63.90 (family) for retirees over 65.
- ii) Hospital Benefits – 100% of semi-private room with no maximum.
- iii) Extended Health Benefits – 80% reimbursement for such items as follows – maximum benefits may apply:
  - Home nursing care
  - Physiotherapy
  - Prosthetic appliances
  - Ostomy equipment
  - Wheelchairs, walkers, hospital beds, mist tents, etc.
  - Out of province physician services
  - Accidental dental
  - Hearing aids
  - Eyeglasses
  - Diabetic supplies
  - Paramedical services
- iv) Prescription drugs - \$5.00 co-pay for each prescription.
- v) MEDOC® – Travel Plan: Base plan allows unlimited travel up to a maximum of 35 calendar days per trip. (There is an annual charge and you must apply to be covered). Supplemental plan provides coverage for trips in excess of 35 calendar days. Available at extra cost. Trip Cancellation / Trip Interruption Plan available as of November 1, 2008. Benefits are provided for such eligible expenses as:
  - Emergency medical expenses
  - Air emergency transportation or evacuation
  - Bedside transportation
  - Private nursing expenses
  - Physiotherapy
  - Emergency dental expenses
  - Board and lodging

- Repatriation
  - Return of vehicle
- vi) Global Excel Management Assistance Services including a 24-hour emergency help line.
- vii) An NSTU MEDOC® Trip Cancellation / Interruption Plan became available Nov. 1, 2008.

B. What happens to those benefits when I turn 65?

At age 65, the health care plan does not provide prescription drug coverage. Those 65 or older should enroll in the Nova Scotia Seniors' Pharmacare Program. All other supplementary health benefits continue.

C. If the retired teacher is 65 or older and his/her spouse is still under 65, how is the drug plan for the younger handled? What if the younger is also a teacher?

Drugs for the spouse only are covered 80% after a \$25.00 deductible has been satisfied. This is an annual cost and after it has been paid, receipts totaling over \$25.00 should be forwarded to Medavie Blue Cross for reimbursement.

If the younger spouse is a teacher, he/she should be the owner of the plan so that his/her coverage continues and the older spouse is enrolled in Pharmacare at age 65.

D. What happens if both my spouse and myself are over age 65?

If both are over age 65, the Nova Scotia Seniors' Pharmacare Program Family Plan must be applied for. The maximum out of pocket expenses per year per couple is currently \$1,612.00 / year for both premium and maximum co-pay.

E. What does the Seniors' Pharmacare Program cover?

The Pharmacare Program covers drugs listed as benefits in the Nova Scotia Formulary. These would include those listed in the Formulary, some prescribed ostomy supplies and diabetic supplies. Only generic drugs are covered unless a specific drug is prescribed by your physician and approved by Seniors' Pharmacare.

The co-payment fee is currently 30% of the prescription cost to a maximum of \$382.00 / year. Monthly payments may now be made toward the \$382.00 / year co-payment maximum. The full premium cost is \$424.00 per year. Maximum cost per individual is \$806.00 (as of April, 2009). Low-income premium exemptions may apply. Check with Seniors' Pharmacare.

F. What dental coverage do I have at retirement?

If you were enrolled in the dental plan the year prior to retirement, and elected to keep the plan after retirement, you will be covered as long as you wish to stay in the plan. Coverage was extended beyond age 75 effective Jan. 1, 2010. This provision is only applicable to those members enrolled in the Total Care Dental Plan at the time of the change. You are responsible for 100% of the premiums. Should you cancel the plan at any point, you cannot re-enroll. Current premiums are \$39.89 for single and \$84.30 for family coverage.

G. What happens to my health benefits and those of my spouse if I (retired teacher) go to a retirement or nursing home?

All the health benefits my spouse and I would have enjoyed if I had not gone to a home remain in effect.

H. How does divorce impact on health benefits?

Only one person can be accepted as your spouse. Unless there are circumstances outlined in the divorce documents, the person who meets the definition of spouse as outlined in the definition of dependent in the Group Insurance Profile will be covered.

I. Are my dependents still covered by my health plan after I retire?

Yes, until you are 65. Over-aged dependents (21–27) attending an institute of higher learning must be registered annually with Johnson Inc. before Medavie Blue Cross will process claims on their behalf. Special needs dependents are covered on an individual basis. Check with Johnson Inc.

J. What coverage would an over-aged or under-aged dependent have after I turn 65?

After I turn 65, the Government will only pay the premiums for the member and the spouse. Dependents will have no coverage under the plan. Should I wish to have coverage for dependents, I would have to buy either a single or family plan to cover my dependent(s). I would be responsible for the entire premiums.

K. If both parents were killed in an accident, would children be covered?

Any dependent children would be treated as a dependent pensioner, and as such, would have the same benefits, however, they would be on their own for the dental plan.

**3. Insurances (as per NSTU Agreement):**

A. What insurances will I have upon retirement?

Assuming that you retire prior to the age of 65, all of the insurances you were enrolled in prior to retirement remain in effect. All premium costs are deducted from your pension cheque.

B. What happens to those insurances at age 65?

At age 65, your life insurance, as well as funeral expense insurance is cancelled. Your accidental death and dismemberment insurance will continue until you are 69. At 70, the maximum accidental death and dismemberment insurance you can carry is \$100,000.00. Total coverage ceases at age 75. The insured is responsible for all premium payments. There is a conversion option available when your insurance terminates.

C. What life insurance can I get after age 65?

The Provincial Master Life Policy of \$10,000.00 (effective August 1, 2009) is available after the age of 65. You can convert your previous insurance or any amount of it to continue after the age of 65. This can be done without a medical. However, conversion premiums are very expensive. If you are a standard risk candidate, you may qualify for a lower rate. Check with the insurer.