



Group Insurance Overview

Effective May 1, 2017 (April Deduction Period)

This Overview summarizes the benefits under the Group Insurance policies. The terms of the master policies will govern. Coverage is conditional upon eligibility and subject to termination of the policies. Benefits and premiums, as determined by NLTA Group Insurance Managers, are subject to change.

Options Cost-Shared with Employer

Option A1 - Term Life Insurance

This option is automatic for full-time and part-time teachers.

- Coverage:
- 2 x annual salary or annual pension.
 - Dependent coverage is: \$10,000 (spouse) and \$5,000 (dependent child).
 - Coverage ceases at attainment of age 65 and is replaced by a Post-65 Coverage. See below.
 - Conversion option is available within 31 days of termination, reduction of coverage, or attainment of age 65.

Cost:	Teacher Coverage:	Dependent Coverage:
	Teacher: \$0.051/\$1,000 benefit/month	Teacher: \$0.78 extra/month
	Employer: \$0.061/\$1,000 benefit/month	Employer: \$0.78 extra/month

Post-65 Coverage

This coverage is automatic effective September 1, 1985 for those reaching age 65 on or after September 1, 1985.

Coverage: At age 65, A1 Term Life coverage drops to \$15,000 member only.

Cost: \$21.54/month. Members who have reached age 65 prior to September 1, 2004 pay the full amount. Members who have reached age 65 after August 31, 2004 pay \$16.04/month with \$5.50/month paid from the Post-65 Life Fund.

Option A3 - Accidental Death and Dismemberment Insurance

This option is automatic for full-time and part-time teachers.

- Coverage:
- 2 x annual salary or annual pension.
 - Coverage for teacher only.
 - Coverage ceases at attainment of age 65.
 - Conversion option is available within 31 days of termination or at attainment of age 65.

Cost:	Teacher: 13.1¢/\$10,000 of benefit/month
	Employer: 6.0¢/\$10,000 of benefit/month

Option B - Health Insurance Plan

This option is automatic for full-time and part-time teachers.

- Coverage:
- Drug Plan: The member pays dispensing fee plus pharmacy mark-up for eligible drugs.
 - Vision Care: The Plan pays 80% to a maximum of \$125 in any three consecutive calendar years for adults and once every calendar year for dependent children under age 18 with a prescription change.
 - The maximum payment for each paramedical practitioner is 80% up to \$800 per calendar year.
 - **New:** Hearing aid coverage increased to \$1,000 per hearing aid every three consecutive calendar years.
 - **New:** Transportation benefit increased to \$1,000 per year.
 - All other benefits are paid as outlined in your NLTA Group Insurance Program Booklet.

Cost:	Teacher Coverage Only:	Family Coverage:
	Teacher: \$99.72/month	Teacher: \$148.42/month
	Employer: \$40.66/month	Employer: \$102.70/month

Options Fully Paid By Member

Option A2 - Member Voluntary Life/Option A5 - Spousal Voluntary Life Insurance

This option is by application only.

		<u>Cost/\$10,000 of benefit/month</u>	
Coverage:	• A maximum of \$500,000.	Under 35	\$0.29
	• Member and/or spouse.	35-39	\$0.36
	• Maximum \$50,000 from ages 65-84; must have purchased this option prior to age 65.	40-44	\$0.52
	• Conversion option available within 31 days of termination or reduction of coverage.	45-49	\$0.89
	• Conversion not available after age 65.	50-54	\$1.43
		55-59	\$2.40
		60-64	\$3.26
Cost:	Available in units of \$10,000.	65-69	\$11.38
	Rates based on age of member or spouse.	70-74	\$27.53
		75-79	\$44.15
		80-84	\$70.43

Option A4 - Voluntary Accidental Death and Dismemberment Insurance

This option is by application only.

- Coverage:
- Maximum coverage of \$500,000. Coverage ceases at age 75.
 - Spousal coverage is 50% of member coverage with dependent children; 60% of member coverage with no dependent children. Dependent child coverage is 15% of member coverage, 20% if no spouse.
 - Prior to age 75, conversion option is available within 31 days of termination.
 - Retirees age 70 to 74 inclusive have the same rates as retirees under age 69, except the maximum amount of Principal Sum available is \$100,000. Also, there is no coverage for Permanent Total Disability, Home Maker Weekly Indemnity and Hospital Indemnity. (Please refer to the NLTA Group Insurance Program booklet.)
 - \$25,000 coverage for repatriation.
 - Coverage extended to include: surgical re-attachment, brain damage, bereavement, psychological therapy, assault, car jacking, and public transportation.

Cost:	Note: Only available in units of \$10,000
	Member Only: 19.2¢/\$10,000 of benefit/month
	Family: 26.3¢/\$10,000 of benefit/month

Option B2 - Dental Insurance

This option is automatic for full-time and part-time teachers.

- Coverage:
- 80% of eligible benefits with no coverage for orthodontics, dentures, or bridges.
 - Recall examinations, cleanings, fluoride treatments and bitewing x-rays once every 12 months.
 - **New:** Effective May 1, 2017, claims are based on the current Newfoundland and Labrador Dental Fee Guide.

Cost: Single coverage: \$38.80/month
 Family coverage: \$77.94/month

Option C - Long Term Disability Insurance

This is a one-time automatic enrolment for teachers under age 40; others must apply.

- Coverage:
- Benefit maximum of 66 2/3 of gross salary. Benefit is non-taxable and ceases at age 60.
 - The plan includes an all-source maximum benefit of 85% of net earnings.
 - Integrated pension benefits are taxable.
 - All employer sponsored retirement and disability pension plan benefits are integrated with the insurance benefit. This includes CPP and TPP benefits.
 - The benefit payment period for term-contract teachers is limited to the end of the contract period.
 - A partial top-up to Workers' Compensation benefits is available to LTD insured teachers injured on the job and with lost time from work.

Cost: \$1.10/\$100 of gross salary (1.10% of salary)

Option CI - Basic Critical Illness Insurance (Member Only)

This option is automatic for full-time and part-time teachers.

- Coverage:
- \$10,000 benefit that covers up to 31 illnesses/conditions.
 - A 24 month Pre-Existing Condition Limitations Clause applies.
 - No benefit paid for cancer or benign brain tumour if symptoms or problems that give rise to the diagnosis appear within the first 90 days of coverage or reinstatement of coverage.
 - Coverage ceases upon retirement or attainment of age 65 or the date on which the underwriter pays a benefit for a covered critical illness/condition.
 - Conversion Option is available within 31 days of termination or at attainment of age 65.

Cost: \$3.66/month

Option CV - Member and Option CS - Spouse Voluntary Critical Illness Insurance

This option is by application only.

- Coverage:
- Active teachers and/or spouse of active teachers, can only avail of this option if the member is enrolled in the Basic Critical Illness Insurance.
 - Retired teachers, spouses of retired teachers, substitute teachers, spouses of substitute teachers can only avail of coverage if the retired teacher/substitute teacher is a member of the Group Insurance Program.
 - Available in units of \$10,000, to a maximum of \$300,000 (refer to table on next page).
 - Up to \$50,000 available to the member and/or spouse without a medical application.
 - A 24 month Pre-Existing Condition Limitations Clause applies.
 - No benefit paid for cancer or benign brain tumour if symptoms or problems that give rise to the diagnosis appear within the first 90 days of coverage or reinstatement of coverage.
 - Coverage ceases at attainment of age 65 or the date on which the underwriter pays a benefit.
 - Conversion Option is available within 31 days of termination or at attainment of age 65.

MONTHLY UNIT RATES PER \$10,000 OF COVERAGE OF VOLUNTARY CRITICAL ILLNESS INSURANCE				
AGE BAND	MALE		FEMALE	
	NON-SMOKER	SMOKER	NON-SMOKER	SMOKER
Under 35	\$1.30	\$1.63	\$1.45	\$1.92
35 – 39	\$1.48	\$2.04	\$1.73	\$2.64
40 – 44	\$1.98	\$3.21	\$2.30	\$4.17
45 – 49	\$3.38	\$6.56	\$3.25	\$6.64
50 – 54	\$5.45	\$12.13	\$4.33	\$9.24
55 – 59	\$8.90	\$21.49	\$6.08	\$12.76
60 – 64	\$15.27	\$36.51	\$8.98	\$17.24

Option CC - Voluntary Dependent Child Critical Illness Insurance

This option is by application only.

- Coverage:
- Only members who are enrolled in the Voluntary Critical Illness Insurance are eligible to avail of this additional benefit.
 - \$5,000 benefit for each eligible dependent child under age 21 or under age 25 if in full-time attendance at an accredited educational institution.
 - Covers up to 20 illnesses/conditions.

Cost: \$2.40/month

Option LC - Long Term Care Insurance

This option is by application only.

A Long-Term Care option is available to teachers, their partners, parents and children over the age of 18 by application requiring proof of good health. This insurance pays 80% of costs associated with assistance with activities of daily living including home care, nursing home and other facilities, subject to maximums in the type of plan selected.

Option T - MEDOC - Travel Insurance

This option is by application only.

Your Provincial Health Insurance Plan provides basic coverage for hospital and physician services while you travel outside your province of residence, based on Newfoundland and Labrador rates. If you have a medical emergency while travelling outside your province, it could cost you thousands of dollars.

Note: The MEDOC Travel Insurance plan coverage starts on the day you leave your province of residence. For information, or to apply for this coverage, please contact Johnson Inc. Plan Benefits (Service) - 1-800-563-1528 (Toll Free) or Health and Dental (Claims) - 1-800-563-1727 (Toll Free)

Option D - Home Insurance and Option E - Automobile Insurance

Options D and E are not part of the NLTA Group Insurance Plan but are personal policies. For further information, please contact Johnson Inc. at 1-800-563-4492.