



# New Teachers and NLTA Group Insurance

## Coverage

New teachers are **automatically** enrolled for the following coverages with deductions from pay 24 out of 26 pay periods. In the two months when there are three pay periods, there are no deductions for insurance in the third pay period of the month.

A1	Life Insurance	}	Portion of Premium Paid By Government
A3	Accident Insurance		
B	Health Insurance		
B2	Dental Insurance	}	No Government Contribution
C	Long Term Disability (LTD) (Automatic enrolment for new teachers under age 40)		
CI	Critical Illness		

No applications are required for the above. Should a teacher not wish any or all of the coverages, opting out is possible by completing a special form for that purpose available at the Plan Administrator's office, Johnson Inc. in St. John's. If you are covered by a spousal health or dental program, you may wish to remove yourself from these options. **You are strongly advised not to opt out of A1, A3, C or CI before speaking to someone at the NLTA or Johnson Inc. offices.** In addition, teachers may **apply** for additional life and accident coverage, spousal life, spousal accident insurance, critical illness, medical out of country travel insurance and long term care insurance for teachers and their families.

You should receive, from the Plan Administrator, confirmation of the benefits you have been deducted for, indicating Single or Family coverage, along with your health card and a beneficiary form to appoint a beneficiary for your life insurance policies. For some teachers, it may take a couple of pay cheques to have full deductions for the above coverages activated through the payroll system. For details, call the Plan Administrator, Johnson Inc. at local 737-1528 or 1-800-563-1528. The Program Booklet, including individual program details is available on the NLTA website, [www.nlta.nl.ca](http://www.nlta.nl.ca) under "Programs and Services" then the "Salary, Benefits and Pension" link.

**Important to Note:** Teachers are responsible to ensure that they are receiving the appropriate coverage, paying the appropriate premiums (Single or Family), as well as have named beneficiaries for their life insurance policies. If an individual wishes to change their coverage or beneficiary, please contact the Plan Administrator.

## Claims Procedure

### A. Health

If you need prescription drugs before you receive your health insurance card, pay the pharmacist the full amount and submit the receipt or invoice with your social insurance number and mailing address to the Plan Administrator indicating it is an NLTA claim. Receipts or invoices must show the patient's name, date of service and details of the supplies or services provided.

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The official receipt or invoice should contain the name of the person for whom the drug was prescribed, the name, quantity and strength of the drug. The plan will pay for 100% of the generic ingredient cost of eligible drugs. The plan member pays the dispensing fee plus applicable markup. If you require hospital services, show your health insurance card and the bills will come directly to the Plan Administrator. Up to 100% of semi-private room cost is paid for by the plan. For all other benefits, i.e., eye glasses, hearing aids, physiotherapy, etc., the teacher pays the total cost and submits the receipt for reimbursement. Benefits are paid at 80% of eligible expenses up to the limits contained in the policy.

## **B. Dental**

The standard dental claims form should be completed by the dentist. You are to pay the dentist 100% of the fee and your dentist will electronically forward the completed form to the Plan Administrator who will reimburse you 80% of **eligible expenses**. If you expect the cost to be in excess of \$200, you are advised to submit a pre-treatment plan including x-rays, so you will not be surprised later if certain procedures are not covered. Note that dental claims will be paid on the 2015 suggested Newfoundland Fee Guide for Dental Services, and may result in less than 80% coverage.

### **Important Note**

The Health and Dental Plans are not all-inclusive, meaning that there are certain items and procedures not eligible. You are advised to check with the Plan Administrator if you envisage major expenses. Telephone: Local 737-1640 or 1-800-563-1727.

Claims for A1, A3, C and CI or other voluntary coverages should be directed to the Plan Administrator.

**Plan Administrator:** Johnson Inc.  
10 Factory Lane  
PO Box 12049  
St. John's, NL A1B 1R7  
Telephone: 737-1528 (local) or  
1-800-563-1528  
www.johnson.ca

The Insurance Plan is owned, controlled, and operated by NLTA. The Plan Administrator is contracted to perform certain insurance services on behalf of the Association, but is not responsible for the plan design or policy decisions. NLTA Group Insurance Trustees have responsibility for, and reserve the right to change, alter and delete benefits and set premiums for all insured members covered by the NLTA Group Insurance Plan, including retirees.

**NLTA Contact:** Programs and Services  
Newfoundland and Labrador Teachers' Association  
3 Kenmount Road  
St. John's, NL A1B 1W1  
Telephone: 726-3223 (local) or  
1-800-563-3599  
www.nlta.ca