



# INFOSHEET

Programs and Services



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## Substitute Teachers and Group Insurance

### Substitute Teachers' Insurance Plan

The following insurance options are available to substitute teachers through application to the Plan Administrator, Johnson Inc.:

- A1 - Basic Life – \$15,000
- A3 - Basic Accidental Death and Dismemberment – \$15,000
- B - Health – As per permanent teachers
- B2 - Dental – As per permanent teachers
- A2/A5 - Voluntary Life (Teacher/Spouse) – as per permanent teachers
- A4 - Voluntary Accidental Death and Dismemberment – as per permanent teachers
- CV/CS/CC - Voluntary Critical Illness (Teacher/Spouse/Child)
- T - Medical Out of Country Travel Insurance – as per permanent teachers.

Coverage will be effective on the date the application is received by the administrator. If medical evidence is required, the effective date of insurance will be the date of acceptance by the insurance company. Premiums shall be paid only by monthly bank deductions.

### Eligibility Requirements

Substitute teachers are eligible for the Substitute Teacher Insurance Plan only (see above), subject to the requirements of the Master Policies and the following criteria:

- After one day substituting, a new substitute teacher is eligible for substitute coverage. No evidence of insurability is required if application is made within 31 days of the first day of substitution. If application is made more than 31 days after the first teaching day, the application will be subject to medical evidence of insurability and subject to approval of the underwriter.
- For continuation of coverage for the following school year, a substitute teacher must have taught ten days the previous school year and must teach at least

once before November 30 of the current school year. Otherwise, there will be a lapse of coverage and a new application will be required after the substitute teacher has taught ten days during a school year. This application will be subject to Evidence of Insurability, and will become effective the date the insurance company approves such evidence.

### Retired Substitute Teachers

Substitute teachers who retire will be eligible, in the month following their 55th birthday, to continue receiving the substitute coverage that they had at the time of retirement provided the substitute teacher has:

- been paying premiums for the last five years for the specified coverage;
- at least five years substitute teaching;
- at least 100 substitute days in the last five years of their career; and
- 10 years attachment to the teaching profession.

Note: The teacher pays 100% of the premium through automatic bank deduction.

### General Information

In the event a substitute teacher becomes a regular full-time teacher, s/he will automatically be enrolled in Basic Life, Basic AD&D, Dental, Basic Critical Illness and LTD. After 20 continuous days teaching a substitute is considered to be a replacement teacher and Government will then contribute to the premiums for Life, Accidental Death and Dismemberment, and Health retroactive to the first teaching day.

### Termination

Coverage will terminate:

- once a substitute has commenced full-time employment outside the teaching profession;

- b) once a substitute teacher has not taught at least one session on or before November 30 of any year, and/or who has not taught at least ten days the previous school year, and is not attending university full-time in a teaching/education program;
  - c) upon cancellation of the master policies;
  - d) at the end of month coinciding with or next following the date on which the insured person gives notice of cancellation;
  - e) if the insured member enters the armed forces on a full-time basis;
  - f) if the insured member dies (coverage may continue for dependents until November 30 of the following school year); and
  - g) if the insured member ceases to be a member of the Newfoundland and Labrador Teachers' Association.
- When there is a non-remittance of premiums from the substitute teacher in the form of two NSF (non-sufficient fund) notifications or stop payments in any 12-month period, or non-payment for any other reason and if the substitute teacher does not respond to the administrator's inquiry within 15 days of notification by the administrators, coverage will be terminated.

### **Premium Schedule**

Substitute teachers must pay 100 percent of all premiums, except in the case of substitutes who are appointed in advance for more than a 20-day period or who are made replacement teachers retroactively. See Eligibility Requirements on reverse for more details.

### **Health Claims Procedure**

If expenses are incurred due to hospital confinement, a hospital claim form should be completed by the hospital. When completed, this claim form should be submitted by the hospital to the Plan Administrator, Johnson Inc. Expenses for prescribed drugs purchased in Canada may be handled with the use of the drug card. This should be presented to the dispensing pharmacist or physician. The teacher will then pay the dispensing fee and any markup (applies to more expensive drugs) plus the difference from the generic drug price, where applicable. The ingredient cost of the drug, to the generic level, will be billed directly to the Plan Administrator by the dispensary. For other expenses, invoices with completed claim authorization forms should be sent to the Plan Administrator, Johnson Inc. There should be a completed claim authorization form for each member of the family for whom expenses are being claimed.

Receipts or invoices must show the patient's name, date of service and details of the supplies or services provided. 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.

### **Dental Claims Procedures**

**Please note the additional option available for the payment of dental claims as follows:**

- Present your NLTA Group Insurance card to your dentist.
- If your dentist approves direct payment from Johnson Inc., then any eligible expenses will be submitted directly to Johnson Inc.
- However, if your dentist does not accept direct payment, you may pay in full and submit a completed Standard Dental Form (available at your dentist's office) to the Claims Department at Johnson Inc. It is the teacher's responsibility to familiarize him/herself with those health and dental benefits which are not covered. For the Dental plan, teachers are advised to submit a treatment plan to the Plan Administrator, Johnson Inc., if expenses are expected to exceed \$300.

### **Notice of Claim**

Written proof of claim must be submitted to the group insurance administrator by the end of the calendar year following the year in which the expense was incurred. However, when an employee's insurance terminates for any reason, written proof of claim must be given to the underwriter within 90 days of the date of termination of insurance.

### **Plan Administrator**

Johnson Inc., Fort William Building, St. John's, NL A1C 6H5 [www.johnson.ca/nlta](http://www.johnson.ca/nlta)

### **Plan Benefits – For Questions pertaining to your benefits, deductions or changes, contact:**

709-737-1528/1-800-563-1528

### **Claims – For Questions pertaining to Health and Dental claims, contact:**

709-737-1640 or 1-800-563-1727

More detailed information on all coverages is contained in the NLTA Group Insurance Program Booklet which is available online at [www.nlta.nl.ca](http://www.nlta.nl.ca) under the "Publications" section or by contacting the Plan Administrator, Johnson Inc. All rights with respect to the benefits described above will be governed by the master policies issued by the underwriters. The purpose of this document is solely for explaining the basic principles which underline benefits available to substitute teachers.

**Note:** In the event of a discrepancy between this Infosheet and the Group Master Policy, the terms of the Group Master Policy will apply.