



GROUP INSURANCE OVERVIEW

Effective May 1, 2011 (April Deduction Period)

Note: 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 Trustees, are subject to change.

OPTIONS COST-SHARED WITH EMPLOYER

OPTION A1 Term Life Insurance

(Automatic for full-time and part-time teachers)

Coverage

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

Cost

Teacher Coverage Only:

Teacher: \$0.109/\$1,000 of benefit/month

Employer: \$0.064/\$1,000 of benefit/month

Dependent Coverage:

Teacher: \$1.87 extra/month

Employer: \$0.73 extra/month

Post-65 Coverage

(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

- \$25.65/month
- Members who have reached age 65 prior to September 1, 2004 pay full amount.
- Members who have reached age 65 after August 31, 2004 pay \$20.15/month with \$5.50/month paid from the Post-65 Life fund.

OPTION A3 Accidental Death and Dismemberment Insurance

(Automatic for full-time and part-time teachers)

Coverage

- 2 times annual salary or annual pension
- Coverage on 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: 4.25¢/\$10,000 of benefit/month

Employer: 4.25¢/\$10,000 of benefit/month

OPTION B Health Insurance Plan

(Automatic for full-time and part-time teachers)

Coverage

- Drug plan: Member pays dispensing fee plus pharmacy mark-up for eligible drugs.
Prescription by law smoking cessation drugs are included to a lifetime maximum of \$500.
Fertility drugs are included to a lifetime maximum of \$15,000.

- Erectile Dysfunction Drugs are limited to a combined maximum benefit payment of \$500/calendar year.
- Hospital: Plan pays maximum of 50% of semi-private accommodation.
- Vision Care: Plan pays 80% to a maximum of \$125 in any three consecutive calendar years for adults and once every calendar year for eligible dependent children under age 18 with a prescription change.
- The plan pays the cost of two hearing aids per insured (one per ear) to a maximum of \$600 per hearing aid in any two consecutive calendar years.
- The ground transportation benefit of 80% of \$0.15/kilometre when referred to a medical specialist or for special hospital services has a 500 kilometres per calendar year pooled deductible for each insured member. The transportation benefit has a yearly maximum of \$600.
- The maximum payment for each paramedical practitioner is \$800 per calendar year.

All other benefits are paid at 80% subject to maximums as outlined in your NLTA Group Insurance Program booklet.

Cost

Teacher Coverage Only:

Teacher: \$50.54 /month

Employer: \$42.22 /month

Family Coverage:

Teacher: \$128.50/month

Employer: \$106.82/month

OPTIONS FULLY PAID BY MEMBER

OPTION A2 Member

Voluntary Life Insurance *(By application only)*

Coverage

- Maximum of \$500,000
- Member and/or spouse
- Coverage ceases at attainment of age 65.
- Conversion option is available within 31 days of termination or reduction of coverage. Conversion is not available after age 65.

NEW – Effective May 1, 2011, Voluntary Life insurance will be extended from age 65 to 84 with a maximum \$50,000 Life insurance benefit. This extended coverage is not available to members who are age 65 or over prior to May 1, 2011.

Cost

- Available in units of \$10,000
- Rates based on member or spouse's age

OPTION A5 Spouse

Cost/\$10,000 of benefit/month

Under 35	\$0.29
35 - 39	\$0.35
40 - 44	\$0.50
45 - 49	\$0.83
50 - 54	\$1.37
55 - 59	\$2.29
60 - 64	\$3.10
65 - 69	\$10.81
70 - 74	\$26.14
75 - 79	\$41.94
80 - 84	\$66.30

OPTION A4 Voluntary Accidental Death & Dismemberment Insurance *(By application only)*

Coverage

- Maximum coverage – \$500,000
- 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.
- Coverage ceases at attainment of age 75.
- 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 your NLTA Group Insurance Program booklet.)

Cost

Note: Only available in units of \$10,000

Member Only: 15¢/\$10,000 of benefit/month

Family: 21¢/\$10,000 of benefit/month

OPTION B2 Dental Insurance *(Automatic for full-time and part-time teachers)*

Coverage

- 80% of eligible benefits
- No coverage for orthodontics, dentures, or bridges.
- Recall examinations, cleanings, fluoride treatments and bitewing x-rays once every 12 months.
- **NEW** – Effective May 1, 2011, claims are based on the 2010 Newfoundland and Labrador Dental Association Suggested Fee Guide, rather than the 2009 Fee Guide.

Cost

Single coverage: \$26.66/month

Family coverage: \$53.52/month

OPTION C Long Term Disability Insurance

(One time automatic enrolment for teachers under age 40; others must apply)

Coverage

- Benefit maximum of 66⅔% of gross salary from the plan is non-taxable.
- 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.
- The benefit payment period for teachers who become disabled after September 30, 2001 is age 60.
- 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

\$0.80/\$100 of gross salary (0.80% of salary)

OPTION C1 Basic Critical Illness Insurance (Member Only)

(Automatic for full-time and part-time teachers)

Coverage

- \$10,000 benefit
- Effective January 1, 2011
- Automatic enrolment for all teachers who were “actively at work”.
- Covers up to 29 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 of these conditions 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.
- Option available to increase coverage under Voluntary Critical Illness.
- Conversion Option is available within 31 days of termination or at attainment of age 65.

Cost

\$3.92/ month

OPTION CV Member

OPTION CS Spouse

Voluntary Critical Illness Insurance *(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 and spouses of substitute teachers can only avail of this coverage if the retired teacher or the substitute teacher is a member of the Group Insurance Program
- Available in units of \$10,000, to a maximum of \$300,000 (refer to rates *in table below*).
- 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 or these conditions 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 for a covered critical illness/condition.
- 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				
	MALE		FEMALE	
AGE BAND	NON-SMOKER	SMOKER	NON-SMOKER	SMOKER
UNDER 35	\$1.29	\$1.61	\$1.43	\$1.90
35 - 39	\$1.46	\$2.02	\$1.71	\$2.61
40 - 44	\$1.96	\$3.18	\$2.28	\$4.13
45 - 49	\$3.34	\$6.49	\$3.22	\$6.57
50 - 54	\$5.39	\$12.00	\$4.28	\$9.14
55 - 59	\$8.81	\$21.26	\$6.02	\$12.63
60 - 64	\$15.11	\$36.13	\$8.89	\$17.06

OPTION CC Voluntary Dependent Child Critical Illness Insurance *(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

\$2.38/ month

OPTION LC Long Term Care Insurance

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

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 traveling 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)

Health/Dental (Claims) – 1-800-563-1727 (Toll Free)

OPTION D Home Insurance AND OPTION E Automobile Insurance

(By application to Johnson Inc.)

Options D and E are not part of the NLTA Group Insurance Plan but are personal policies.

For further information, please contact Johnson Inc.: 1-800-835-7873.