



Important Things to Note about the NBTF Group Insurance Plan

The NBTF Group Insurance Plan is managed by a group of active and retired teachers (The Trustees) who meet four times a year to make decisions about what benefits will be covered, what premiums will be charged, etc. Johnson Insurance is the administrator of the plan for us and they also handle claims and consultation for the Trustees.

All teachers are automatically enrolled in four insurances: Basic Life, Health, Salary Continuation, and as of September 2011, Critical Illness. Everyone starts with the single plan and if you wish to purchase more insurance or add family members, you need to contact Johnson directly. You can also choose to opt out, but remember that if you do so and decide later to opt back in, sometimes you may need to provide medical information and it may be more difficult to obtain. Teachers are NOT automatically enrolled in Dental, but you can choose to purchase that as well. If you do, you have to stay in the plan for a minimum of one year.

Home and Auto Insurance are not part of our Group Insurance Plan, however we have an agreement with Johnson wherein they can provide these policies. If you are registered with Johnson, you can have the premiums deducted from your pay similar to your other insurance deductions.

Check your paystub to see what you are paying for your Group Insurance- it falls under code 18 and is shown in a lump sum. Twice a year you will receive a statement indicating all of the coverage you are enrolled in with a breakdown of the costs for each. If you have questions about anything on your statements call Johnson directly at 1-888-851-5500.

All teachers are encouraged to go to the Johnson website at www.johnson.ca in order to register. Once there, go to the right hand corner where it says "Members Only" and click on "Register". Have your green and white NBTF Group Insurance Card nearby, as you will need your certificate number. Johnson will send you a temporary password within 24 hours and then you will be able to access your profile, benefit summary, and claims information.

Under the "Claims Information" it will list the various benefits, the maximum amount you can claim for each, and how much you have remaining for the year. For most practitioners the maximum benefit is \$600/year, however psychology is \$700/year and for physiotherapy there is No Maximum! It is important to check the "Eligible Expenses" so that you know exactly what

is covered under the Health Plan- you may be pleasantly surprised!

On the Johnson website you can print a report of the premiums paid and use it for your income tax return. As well, you can print out a report indicating the 20% that was unpaid on each claim and you can claim that portion on your income tax if it is a certain amount. If you are sending receipts in to Johnson for reimbursement, you can also print off a blank form to attach with them-very convenient! Remember that you must send the original receipts to Johnson- they can't be faxed.

It is very important to carry your NBTF Group Insurance Card with you at all times. Please have a look at it right away and make sure all the numbers are legible. Travel Insurance is covered under the Health Plan, so if you travel outside of NB, you are covered for everything you are covered for here in this province. If you have a family plan, each person in your family is also covered. When travelling to Cuba, make sure you bring your card, but also obtain a letter from Johnson proving that you're insured for health insurance, otherwise they may not let you into the country.

If you run into health problems while travelling, make sure to look on the back of the card for the World Access/Accès Mondial number- 1-800-249-6556 (for Canada and the United States). From other countries you call collect (519) 742-6683. Do not pay any medical expenses until you have called them (unless, of course, they are minimal and less than \$200.00) then keep your receipts and submit them to Johnson upon your return. Again, it is important for you to familiarize yourself with the details of our travel insurance policy.

If you are getting married, getting divorced, changing districts, etc, it is very important to let Johnson know. It is also important to make sure your beneficiary designation cards are up to date. If not, your life insurance payment could go to your ex-wife or husband!

New membership booklets are being printed this year and will include detailed information about all of the policies/coverage, including the newest addition of Critical Illness Insurance. Until then, descriptions of the plans/policies can be found on the Johnson website.

If you have specific questions/concerns about any of your insurance policies, you can access names, numbers, and emails for all of the administrative staff at Johnson in Fredericton on the NBTA website under "Other Links" or call the toll free number at 1-888-851-5500.

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