



NSTU INSURANCE TRUSTEES

TO: MEDOC[®] TRAVEL AND TRIP CANCELLATION / INTERRUPTION PLAN MEMBERS.

FROM: NSTU GROUP INSURANCE TRUSTEES

DATE: AUGUST 2014

RE: CHANGE IN INSURER AND REDUCED PREMIUM RATES

The NSTU Group Insurance Trustees are pleased to announce that Medavie Blue Cross will be the new provider for the MEDOC[®] Travel Insurance and Trip Cancellation / Interruption Insurance effective September 1, 2014.

There will be no change in the current plan design. As well, plan members will see premiums reduce by approximately 15% for both the MEDOC[®] Travel and Trip Cancellation / Interruption programs. It is important to note that all members receiving this memo will only have the plan(s) that you are currently enrolled in.

To be eligible to enroll in the Trip Cancellation / Interruption coverage, you must be covered under the MEDOC[®] Travel component. Included in this correspondence is a letter outlining the coverage you are currently enrolled in as well as new subscriber cards for the plan(s) for which you are insured.

PLEASE DO NOT DESTROY YOUR CURRENT CARD(S) OR USE THE ENCLOSED NEW CARD(S) BEFORE SEPTEMBER 1, 2014.

MEDOC[®] Travel Insurance – Effective September 1, 2014

Member's Age	Under Age 40		Age 40 - 64		Age 65 - 69		Age 70 - 74		Age 75 - 79		Age 80 and Over	
	Single \$	Family \$	Single \$	Family \$	Single \$	Family \$	Single \$	Family \$	Single \$	Family \$	Single \$	Family \$
Base Plan Unlimited Trips up to 35 days	30	60	54	108	154	308	168	336	266	532	518	1,036
Supplemental plan up to												
45 days/trip	38	76	71	142	217	434	226	452	377	754	669	1,338
60 days/trip	54	108	97	194	292	584	302	604	504	1,008	892	1,784
75 days/trip	67	134	126	252	359	718	383	766	671	1,342	1,169	2,338
90 days/trip	83	166	155	310	428	856	486	972	870	1,740	1,451	2,902
105 days/trip	98	196	185	370	497	994	568	1,136	1,014	2,028	1,692	3,384
120 days/trip	115	230	218	436	568	1,136	681	1,362	1,203	2,406	1,967	3,934
135 days/trip	130	260	252	504	635	1,270	830	1,660	1,402	2,804	2,250	4,500
150 days/trip	147	294	284	568	706	1,412	922	1,844	1,558	3,116	2,499	4,998
165 days/trip	163	326	315	630	775	1,550	1,043	2,086	1,737	3,474	2,901	5,802
180 days/trip	177	354	344	688	845	1,690	1,154	2,308	1,924	3,848	3,410	6,820

Trip Cancellation / Interruption Insurance – Effective September 1, 2014

Member's Age	Under Age 40		Age 40 to 64		Age 65 to 74		Age 75 and Over	
Coverage	Single \$	Family \$	Single \$	Family \$	Single \$	Family \$	Single \$	Family \$
	30	60	38	76	91	182	119	236

The coverage you are currently enrolled in for September 1, 2014 and the new payroll or pension deductions have been outlined in the renewal letter included in this package. Please review this information carefully. Please note, the deduction month for this 2014/2015 policy year will begin in August 2014 and not September as stated in the letter.

The NSTU Group Insurance Trustees are pleased to bring this “good news” about important programs to plan members.

If you have any questions with regard to the above, please do not hesitate to contact Johnson Inc. at 453-9543 (local) or 1-800-453-9543 (toll-free).