YOUR HEALTH YOUR PLANS

TEACHERS' BENEFITS



DRUG COVERAGE CHANGES

Effective January 1, 2027, the Members' Health Plan will introduce two changes to prescription drug coverage: Enhanced Generic Substitution Policy and GreenShield's Compound Drug Policy. Approved by the STF Pension and Benefits Board of Directors, these changes support responsible plan management.

IMPORTANT: GreenShield will contact you by letter if either change will affect your prescription or your dependants' prescriptions.

RETIRING? WHEN DO HEALTH BENEFITS END?

If you are resigning due to retirement, it's important to know that you're not eligible for Members' Health Plan benefits starting on the date that retirement benefits first become payable (i.e., your "retirement date") under the Saskatchewan Teachers' Retirement Plan or the Saskatchewan Teachers' Superannuation Plan.

If you continue to teach after retirement or return to teach under contract, health plan coverage will not be reinstated until the first school day following your retirement date, which can result in a gap in coverage.

TAKING A LEAVE OF ABSENCE? WE'VE GOT YOU COVERED!

If you're on a school board-approved leave of absence, such as a maternity, parental or educational leave, you and your family continue to be covered under the Members' Health Plan during the period of your leave. Make sure you notify the Plan of your leave by completing and submitting an STF Change of Information form.

REALIGNMENT OF PHYSIOTHERAPY AND ATHLETIC THERAPY BENEFIT

Effective January 1, 2027, as approved by the Pension and Benefits Board of Directors, combined coverage for physiotherapists and athletic therapists will be 80 per cent, up to $500 per calendar year. This aligns coverage with that of other health practitioners.



CO-ORDINATION OF BENEFITS

Did you know your Members' Health Plan benefits can be co-ordinated with the benefits provided by any other plan to provide coverage up to 100 per cent of eligible expenses? If your spouse or dependants have coverage under another benefit plan, benefit coverage will be co-ordinated when claims are submitted. Benefits will automatically be co-ordinated or reduced by any amount payable under a government plan.

If you and your spouse are both MHP members:

Green Shield Canada will automatically co-ordinate your benefits.

If you and your spouse have different plans:

You and your spouse must first submit your own claims through your own group plan, regardless of if you have reached your benefit maximum or not. Then submit claims to the other plan for any amount not paid by the first plan. Include an itemization of expenses received from the first insurer, as well as copies of your receipts and bills.

Each person will receive payment for the portion of the claim submitted to their plan, regardless of who incurred the cost.

Claims for dependent children:

The parent who has the earlier birthday in the calendar year submits the claim for dependent children. This applies whether the parents are cohabiting, or when there is a shared custody arrangement in the event of separation or divorce.

If you are separated or divorced:

If one parent has full custody of a dependent child, claims should be submitted in the following order:

1. To the plan of the parent with custody of the child.
2. To the plan of the spouse of the parent with custody of the child.
3. To the plan of the parent without custody of the child.
4. To the plan of the spouse of the parent without custody of the child.

If you have further questions about your co-ordination of benefits, please contact GSC directly.

If you need to add or remove a dependant or verify your dependant's student status, remember to do so by logging in to MySTF on the Federation website or by completing a Change of Information form and sending it to the STF. Your file will then be updated with GreenShield.

PROTECT YOUR CHILDREN WITH PORTAPLAN

Did you know that your eligible children aged 16 to 25 can apply for their own life insurance policies with Portaplan? They don't even need to provide evidence of good health for the first $60,000 (three units) of term life insurance on their initial application.

Introducing life insurance to teenagers can help them learn about long-term financial planning, managing risk and the value of protecting those they care about. If your child has student loans, a line of credit or other financial commitments, life insurance can provide an added layer of financial security.

Life insurance premiums are determined by factors such as age, sex and smoking status, making coverage especially affordable for teens and young adults. Rates for applicants aged 25 and under start at just $0.28 per month, offering a budget-friendly way to gain valuable financial protection.

To learn more about Portaplan, please call us at 1-800-667-7762 or visit the Federation's Optional Life Insurance web page.





TRAVELLING THIS HOLIDAY SEASON? YOU'RE INSURED!

Prior to travelling, the Members' Health Plan recommends calling the GSC pre-travel assistance number at 1-800-936-6226 for information on your benefits and exclusions, vaccines that may be covered, and more. Whether you're travelling in Canada or internationally, your STF Members' Health Plan includes coverage for you and your family for medical emergencies. Your GSC card and GreenShield+ app both include a travel assistance number to make accessing your health insurance easy. Multilingual services are available 24 hours a day, seven days a week.

What to do if you have a medical emergency while travelling:

- Call GreenShield within 48 hours of the commencement of treatment.
- Quote your GSC ID Number and explain your emergency.
- Have your provincial health card number available.
- Be sure to keep all your proofs of payment and submit your claim as soon as possible after the date of services.

Please read the Travel Coverage section of the *Health Benefits Information* booklet for further details.



MENTAL HEALTH SUPPORTS FROM GREENSHIELD+

GreenShield+ has several mental health services that you can access easily from your account. If you're struggling with anxiety, depression or other issues, these programs may be right for you.

Digital Cognitive Behavioural Therapy

Digital CBT is a free tool designed for adults who are experiencing mild to moderate anxiety and/or depression. The program teaches individuals how their thoughts and behaviours can impact their mood. It has interactive learning modules, tools and coaching that will help you develop positive coping strategies and reduce your symptoms.

First Step Program: Free mental health support in partnership with Michael Landsberg

First Step is a series of e-learning modules created by renowned Canadian sports reporter Michael Landsberg, who shares his own struggles with depression and anxiety. The program provides a non-clinical approach to building mental illness resilience and empowers individuals to take the initial steps toward managing their mental health challenges.

Noojimo Health: Indigenous Virtual Mental Health Care

Noojimo Health is Canada's first all-Indigenous virtual mental wellness clinic. Noojimo's programs honour and incorporate traditional Indigenous pathways of care through a virtual platform, highlighting the ongoing innovation and inner strength of Indigenous people.

You can access these services by logging in to your GreedShield+ account on the app or website.

SASKATCHEWAN TEACHERS' FEDERATION

YOUR HEALTH YOUR PLANS

We appreciate your feedback. If you have a comment or question, please contact us at:

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This publication is provided for general information only. If there is a discrepancy between the information contained herein and the master plan document, the master document will be the final authority.

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