



With the new year now in full swing, the NSTU Group Insurance Trustees want to let you know about the Paramedical Practitioners coverage available through the Total Care Medical Plan. Here is a brief summary of some of the more frequently used practitioners and your available benefit coverage:

Acupuncturist

When you actually look forward to getting needles... The general goal of all acupuncturists is the promotion, maintenance and restoration of health, and the prevention of illness. Traditional oriental medicine defines a perfect state of health as a state of balance. The key to active treatment is to identify the most important imbalances and do what is possible to shift the patient back towards this balance.

Massage Therapist

Better than a bubble bath...Massage is, by far, the most widely used paramedical service amongst our teachers. A massage therapist is a professional who performs massage treatment. A massage therapist's goal is usually to relax the patient while promoting general health and well-being. Some branches of massage therapy are focused on treating specific health conditions and on addressing muscular problems.

Naturopath

Nature nurtures...Naturopathy is a system of healing that aims to provide holistic or whole body health care by drawing on treatment methods from several traditional systems of medicine. Naturopathy seeks to use the natural healing powers of the body to cure itself and focuses on treating the cause of disease rather than the symptoms.

Chiropractor

When the sound of your back cracking is a good thing... Chiropractors believe the vertebrae of the spine and neck are routinely pulled out of alignment by everyday stressors and these misalignments can be the cause of many physical and mental ailments.

By physically manipulating individual vertebrae or readjusting the entire spine, chiropractors hope to relieve pressures caused by these misalignments.

Occupational Therapist

More than just ergonomic assessments...Occupational therapists (OTs) help patients discover and achieve a balance in work, leisure, and self-care that results in a

level of independence and competency in all three areas of life. Occupational therapists seek to identify potential habits within each lifestyle component that could result in compromising the health of the individual and have a real potential of leading to injury or possibly a permanent disability. While all areas of life include some degree of risk, the role of the OT is to help the client see those risks clearly and move toward behavior patterns that help minimize the risk.

We currently have two OTs working at the NSTU, with a third one on the way. So you can access this service privately (at 80% coverage) or for free by calling the NSTU and setting up an appointment with one of our OTs.

Osteopathy

The link between the structures of the body and the way it functions....Osteopathy is a way of detecting and treating inner parts of the body such as muscles, ligaments, nerves, and joints. It assists the body to function as a balanced and efficient system. Once balanced, the body will function with minimum wear and tear which enables it to have better function and more energy. Osteopathic practitioners use specialized skills to identify restrictions and tensions of the tissues in the body. Their specific techniques ease those restrictions which allows for normal physiology to continue.

Physiotherapist

I like to move it...move it! A physiotherapist works with patients who have become disabled by injury, illness, or age. The goal of the physiotherapist is to help patients regain their range of movement, or to support patients with permanent disabilities to prevent further damage and increase their functionality. Typically, a physiotherapist establishes a relationship with their patients, and they are part of a larger care team which is designed to support the patient through the healing process.

Podiatrist/Chiroprapist

To let your feet do the talking and the walking... Podiatry is a field of medicine that focuses on preventing, diagnosing, and treating conditions associated with the foot and ankle by medical, surgical, or other means. Some common issues that are treated by podiatrists are problems of the feet including bunions, corns, ingrown toenails, and plantar warts. Podiatrists prescribe orthotics when needed, treat plantar fasciitis, flat feet, hammer toes and club feet. Circulation

problems in the feet due to diabetes can also be treated by a podiatrist.

Psychologist Services

Mental health matters! Psychologists typically provide services to manage and enhance the cognitive, behavioural, emotional, interpersonal, and physical functioning of individuals or groups of people by applying and using psychological assessment and intervention strategies, including psychometric testing and psychotherapy. As part of this work, psychologists also assess and diagnose behavioural, emotional, cognitive, and mental disorders.

Speech Therapist

Say what? Say anything! Speech therapists work with patients who have a variety of speech-related disorders. These disorders can include the ability to produce certain sounds, speech rhythm and fluency problems as well as voice disorders. Speech therapists use written and oral tests, as well as special instruments, to diagnose the extent of impairment and to record and analyze speech, language and swallowing irregularities. Once a patient has been assessed, they develop an individualized plan of care tailored to each patient's needs.

Benefit Coverage

The plan reimburses you for 80% of the usual and customary charges per treatment to a maximum of 20 visits per calendar year for the services of each of the following practitioners:

- Acupuncturist
- Chiropractor
- Naturopath
- Occupational Therapist
- Osteopath
- Physiotherapy
- Podiatrist/Chiropodist
- Psychological Services
- Speech Therapist

Massage Therapy – the plan reimburses you for 80% of the usual and customary charges per treatment to a maximum of 20 visits per school year (**August 1 to July 31**).

The service providers listed above must be certified, registered, or licensed paramedical practitioners and must be one approved by Medavie Blue Cross (the insurer). A Master of Social Work will be considered as an eligible service provider under Psychology Services.

For more information on the benefits and programs available under the NSTU Group Insurance Program, please visit the NSTU Group Insurance Trust website at <https://nstuinsurance.ca/>

Frequently Asked Questions

Outlined below are answers to some frequently asked questions regarding the Paramedical Practitioners coverage available through your Total Care Medical Plan:

Q: Are psychologist services covered under this benefit?

A: Yes, the services of a psychologist are covered at 80% of the usual and customary charges to a maximum of 20 visits per year. A Master of Social Work will also be considered as an eligible service provider.

Your NSTU Group Insurance Trustees are pleased to announce that you are now paying less out of pocket for your 20 Psychologist visits per calendar year because the current usual and customary amount per session has increased from \$175 to \$220. That means your 80 % coverage has increased from \$140 to \$176 saving you \$36 per psychology visit.

Q: What should I do if I need to see a paramedical service provider?

A: You will need to check if the provider is approved by Medavie Blue Cross. If they are approved, you can go ahead with the treatment.

Q: Are prescriptions, medications, X-rays, and appliances covered if ordered by the paramedical practitioner?

A: No, they are not covered if ordered by the paramedical practitioner. They are covered only if ordered by an attending physician, that is, medical doctor.

Q: How many visits are covered under this benefit?

A: A maximum of 20 visits per calendar year. Massage Therapy allows for a maximum of 20 visits per school year (August 1 – July 31).

Q: What should I do if I have exceeded the maximum number of 20 visits?

A: If you have exceeded the maximum number of visits, you will need to pay for any additional visits out of pocket.

