



Accessing the Care You Need: Paramedical Services Explained

Paramedical Practitioners play an increasingly important role in supporting overall health and wellbeing. These professionals provide a range of therapeutic and rehabilitative services that fall outside the traditional physician or hospital care, helping individuals prevent, manage, and recover from injury, illness, or everyday strain. The NSTU Group Insurance Trustees want to ensure that you are aware of the resources available to you through the Total Care Medical Plan, including access to paramedical care. Taking the time to understand how these services are covered and when they may be appropriate can help you make the most of your benefits plan.

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.

There are currently three OTs working at the NSTU. 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/ Chiropodist

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:

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| ❖ 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 www.nstuinsurance.ca.

Supporting Women's Health

Your benefits plan provides access to a variety of resources designed to support your health and well-being, including valuable tools focused on women's health. To help support members, the NSTU Group Insurance Trustees have created a Women's Health Resources guide highlighting services and tools available through your benefits plan. These resources are designed to provide information, guidance, and support on a variety of women's health topics, helping you better understand and make the most of the benefits available to you.

The Women's Health Resources guide can be found at nstuinsurance.ca and may be updated from time to time as new information and resources become available. We encourage you to keep this guide as a helpful reference and revisit it periodically for the latest information on women's health resources available through your benefits plan.

Women's Health Resources

This information brings together the women's health related benefits, resources and supports available through the NSTU Group Insurance Plan. The information provided is intended to help members better understand the services, programs, and coverages that may support their physical, mental, and overall well-being.

Total Care Medical Prescription Drug Coverage	The Prescription Drug coverage under the Total Care Medical Plan may provide coverage for medications commonly used to manage Women's Health menopause symptoms. For more information on prescription drug coverage, please visit nstuinsurance.ca.
Total Care Medical Paramedical Services	Coverage is available for licensed healthcare practitioners who can support women's health related symptoms. Services include: ☐ Psychologists/Registered Counselling Therapist – support for mood changes, anxiety, sleep issues, etc. ☐ Naturopaths – guidance on holistic and lifestyle approaches ☐ Physiotherapy – pelvic health and musculoskeletal support. ☐ Acupuncturist – helps to relieve pain, reduce stress, and ease symptoms related to menstrual cycles and hormonal changes. ☐ Osteopath – improve musculoskeletal function, relieve pain and tension, pelvic discomfort. For a complete list of paramedical services, please visit nstuinsurance.ca.
Employee and Family Assistance Program (EFAP)	Confidential support is available through your EFAP, which includes: ☐ Short-term counselling (in-person, phone, or virtual). ☐ Lifestyle and speciality coaching services such as nutritional coaching for weight, bone health, and energy levels. ☐ Enhanced Mental Health Care services ☐ Access to online wellness tools and resources. For a complete list of EFAP services, please visit nstuinsurance.ca. You can access online resources by registering through the Homewood Health website, homeweb.ca.
Carepath Chronic Disease Program	The Nurse Case Managers available through Carepath can provide menopause support as they utilize their extensive healthcare system knowledge to help you better understand your symptoms, test results, and treatments. They also provide you and your family with emotional support. For more information on the Carepath Chronic Disease Program, please visit nstuinsurance.ca or carepath.ca.
NSTU Counselling Services	The NSTU has three counsellors on staff that provide short-term counselling services to NSTU members and their partners. For more information on counselling services, please visit nstuinsurance.ca.

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