



Welcome back everyone. We hope that you had a great summer and had a chance to spend some quality time with your friends and families.

With the 2025-2026 school year upon us, your NSTU Group Insurance Trustees would like to take this opportunity to remind all new NSTU members that you need to apply for your Total Care Medical and Total Care Dental Benefits as they are not automatic. Below you will find some important information and deadlines regarding the Medical and Dental plans.

Total Care Medical

The Total Care Medical plan is a comprehensive supplementary health care plan available to all active contract Public School Members, PSAANS and APSEA Members. This plan provides prescription drug coverage under age 65, a semi-private hospital room, vision care, paramedical services, including physiotherapy and massage therapy, and many other benefits as outlined in the Group Insurance Profile.

- To enroll, you must complete the application form that is provided on the belairdirect "My Insurance" website or you can contact belairdirect at (902) 453-9543 or 1-800-453-9543 (toll-free).
- The premium is paid 100% by the employer.
- You may apply for this benefit plan at any time provided you are under contract, actively at work, and it will become effective the first of the month following receipt of your application at belairdirect.

Total Care Dental

The Total Care Dental plan provides comprehensive dental care coverage to all active contract Public School Members, PSAANS and APSEA Members. Total Care Dental includes basic preventative services, major restorative services, prosthodontic and orthodontic services.

- To enroll, you must complete the application form that is provided on the belairdirect "My Insurance" website or you can contact belairdirect at (902) 453-9543 or 1-800-453-9543 (toll-free).
- The employer cost shares 65% of the basic and major restorative premiums of the Total Care Dental plan while the member pays 35% for basic preventative and major restorative premiums, plus 100% for prosthodontic and orthodontic premiums.

Total Care Dental – Important Deadlines and Premiums

- New members who commence work prior to October 1st must contact belairdirect and enroll no later than **October 15th**.
- New members who commence work after October 1st must enroll within 31 days of commencing work.
- Coverage to take effect the first of the month following receipt of application.
- If you do not enroll before the applicable above deadline, coverage will not be processed until the following September.

	MONTHLY DENTAL PREMIUM	MEMBER MONTHLY DENTAL COST
Single	\$56.63	\$24.44
Family	\$119.79	\$51.72

For information on the above, or for any questions with respect to your NSTU Group Insurance coverage, please do not hesitate to contact the Administrator, belairdirect at (902) 453-9543 or 1-800-453-9543 (toll-free).

Student Mental Health and Wellness Grant

Frequently Asked Questions



The NSTU Group Insurance Trustees, with support from belairdirect, have established a grant for members to support innovative initiatives that promote the mental health and well-being of students in the schools across Nova Scotia.

Q: What is the purpose of the Student Mental Health and Wellness Grant?

A: The NSTU Group Insurance Trustees will fund projects that support and promote the mental health and well-being of children and youth in the schools across the province. This could consist of programs in classrooms, schools, or communities. The ultimate goal is to help our students in coping with the pressures of growing up in today's world.

Q: Who is eligible to apply for the Student Mental Health and Wellness Grant?

A: To be eligible, the individual must have a permanent, probationary, or term contract and be a member of the NSTU or PSAANS at the time of application.

Q: How do I apply for the grant?

A: You can apply for the grant by going to the NSTU Group Insurance Trust website at <https://nstuinsurance.ca/grants/student-mental-health-and-wellness-grant/> and clicking the application link. The NSTU Group Insurance Trustees will be awarding up to six (6) grants valued at up to \$600 once per year. The criteria will include the purpose addressed, project description, number of students benefiting, and evaluation of impact on students. **Please be advised that not all applications will be awarded grants and incomplete applications will not be considered.**

Q: What is the deadline to apply for the Student Mental Health and Wellness Grant?

A: Applications must be submitted on/or before **11:59pm on October 15th**. Completed projects are due no later than May 31st.

For more information on the Student Mental Health and Wellness Grant or any of the benefits and programs available under the NSTU Group Insurance Program, please visit the NSTU Group Insurance Trust website at <https://nstuinsurance.ca/>.

Student Mental Health & Wellness

Purpose
The NSTU Group Insurance Trustees, with support from Johnson Incorporated, will fund innovative projects that support the mental health and well-being of students in the schools across Nova Scotia.

Deadline
October 15

Grant Amount
Up to \$600 each.

Eligibility
Open to term, probationary and permanent members of the NSTU or PSAANS.

For more information:
<https://nstuinsurance.ca/grants/student-mental-health-and-wellness-grant/>

NSTU GROUP INSURANCE TRUST

Grant