



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!

As the 2026–2027 school year begins, the NSTU Group Insurance Trustees would like to remind all new teachers that enrollment in the Total Care Medical and Total Care Dental Plans is not automatic. You must apply for these benefits to receive coverage. Below, you'll find important information about the plans, along with key deadlines to keep in mind.

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, semi-private hospital room coverage, vision care, paramedical services, including physiotherapy and massage therapy, and many other benefits as outlined in your 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 above noted deadline, coverage will not be processed until the following September.

	MONTHLY DENTAL PREMIUM	MEMBER MONTHLY DENTAL COST
Single	\$56.39	\$24.20
Family	\$119.27	\$51.24

For more 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 Grants

Deadline – October 15, 2026

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/>.



Introducing Wellnify: Your New NSTU Wellness Program

Move, connect and build healthier habits—starting September 1, 2026

The NSTU Group Insurance Trustees are pleased to introduce a new wellness experience, now available to active NSTU members!

Wellnify is an engaging wellness platform designed to support everyday health and well-being. Whether you want to become more active, develop healthy habits, connect with colleagues or find new ways to care for yourself, Wellnify offers tools and activities to help you stay motivated.

Through the platform, members can:

- Track their steps and set daily activity goals.
- Complete daily quests focused on movement, learning and unwinding.
- Participate in community challenges with fellow NSTU members.
- Explore a library of holistic wellness content.
- Use the in-app AI Wellness Coach for support and ideas.
- Track progress and celebrate achievements.
- Watch for opportunities to win prizes throughout the year.



Supporting women's health through midlife and menopause

Wellnify will also include women's health resources designed to support women navigating midlife and menopause. This program is developed in partnership with Three Wise Women, an organization focused on educating, empowering and connecting women through midlife and beyond.

The women's health experience will include:

- Trusted educational content and programming led by a certified menopause practitioner.
- A menopause symptom tracker to help monitor and better understand changes over time.
- Practical resources addressing the mind, body, spirit and community.
- Supportive opportunities to connect with others experiencing similar changes.

Ready to get Started?

Your Wellnify wellness journey begins here! Members are encouraged to enrol in Wellnify and begin exploring everything the platform has to offer. To help get the wellness journey started, new enrollees will be eligible for random-draw prizes during the first half of the school year.

And that's not all—watch for details about a new wellness challenge launching this winter, with additional opportunities to participate, stay motivated and win prizes.

Join Wellnify

Use the information below to join Wellnify. Scan the QR code to enrol and start exploring the platform today.

Together, we can build a healthier, more connected NSTU community!

We trust the information outlined above is helpful. Please don't forget to visit our website at www.nstuinsurance.ca to review the many benefits and programs available to you through the NSTU Group Insurance Plan.

