



update

Paramedical Practitioner Coverage—NSTU Total Care Medical Plan

The coverage available for Paramedical Practitioners through the NSTU Total Care Medical Plan continues to become increasingly popular with both active and retired NSTU members. Among the many reasons for this, include the availability of service providers in the communities in which we live, as well as many members exploring alternative therapies to prescription drug medications.

In an effort to provide additional information with respect to the Paramedical Practitioner coverage available through the NSTU Total Care Medical Plan, the NSTU Group Insurance Trustees have provided below a brief summary of the practitioners eligible and the benefit available for coverage.

Acupuncture coverage - 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.

Benefit - Acupuncturists are covered at 80 per cent of the usual and customary charges per treatment to a maximum of 20 visits per calendar year. The acupuncturist must be one approved by Medavie Blue Cross.

Chiropractic coverage - Chiropractors believe the vertebrae of the spine and neck are routinely pulled out of alignment by every day 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.

Benefit - Chiropractic treatment is covered at 80 per cent of the usual and customary charges per treatment to a maximum of 20 treatments per calendar year. The chiropractor must be one approved by Medavie Blue Cross.

Massage Therapy coverage - 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.

Benefit - Massage therapy is covered at 80 per cent of the usual and customary charges per treatment to a maximum of 20 visits per year (August to July). The massage therapist must be one approved by Medavie Blue Cross.

Naturopathy coverage - 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.

Good health and wellness is what naturopathy is all about. The main emphasis of naturopathic practice is the belief that the body has an inbuilt ability to strive for health. The role of a naturopath is to work with a person to promote the natural healing of the body. A naturopath will design a treatment plan that meets your body's needs. They may at first advise you on how to remove the underlying causes of the stress that is causing problems in your body. This could involve recommending dietary changes, and encouraging ways of achieving deeper levels of relaxation. The naturopath may then suggest ways to nourish and cleanse the body, by suggesting dietary changes that might involve avoiding certain foods, eating certain foods, taking various vitamins, mineral or food supplements or drinking fruit and vegetable juices.

Benefit - Coverage for a naturopath is 80 per cent of the usual and customary charges per treatment to a maximum of 20 treatments per calendar year. The naturopath must be one approved by Medavie Blue Cross.

Occupational Therapist coverage - Occupational therapists 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 behaviour patterns that help minimize the risk.

Benefit - Coverage for occupational therapists is at 80 per cent of the usual and customary charges per treatment to a maximum of 20 visits per calendar year. The occupational therapist must be one approved by Medavie Blue Cross.

Osteopathy coverage - 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.

Benefit - Osteopaths are covered at 80 per cent of the usual and customary charges per treatment to a maximum of 20 visits per calendar year. The osteopath must be one approved by Medavie Blue Cross.

Physiotherapist coverage - 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 a patient and he /she is part of a larger care team which is designed to support the patient through the healing process.

Benefit - Charges for the services of a registered physiotherapist are covered at 80 per cent of the usual and customary charges per treatment. The physiotherapist must be one approved by Medavie Blue Cross.

Podiatrist coverage - 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.

Benefit - Podiatrists are covered at 80 per cent of the usual and customary charges per treatment to a maximum of 20 visits per calendar year. The podiatrist must be one approved by Medavie Blue Cross.

Speech Therapist coverage - 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 for a speech therapist is 80 per cent of the usual and customary charges per treatment to a maximum of 20 treatments per calendar year. The speech therapist must be one approved by Medavie Blue Cross.

Summary - We hope that the above descriptions have been helpful in providing information on how various paramedical practitioners may fit in to your overall wellness goals. Additional information with respect to the coverage provided through the NSTU Total Care Medical Program is contained within your Group Insurance Profile.

You will note that coverage for Mental Health Practitioners has not been included in this article. Information with respect to Mental Health Practitioners will be included in a future issue of *The Teacher*.

If you have any questions with regard to the above, please do not hesitate to contact Johnson Inc. at 453-9543 (local) or 1-800-453-9543 (toll-free).