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## Group Benefits Solutions

Managing your employee  
benefit plans with ease



**HEALTH  
ASSOCIATION  
NOVA SCOTIA**

LEADERSHIP. SERVICES. SUPPORT.

# Who & What

## Health Association Nova Scotia's group benefits program expertise:

- More than 50 years in administering employee benefits
- Administration of more than 85 members' employee benefits programs
- Managing benefits for over 25,000 active employees and 5,015 retirees

## Why use us to manage your benefits?

Proper management of group benefit plans requires training, expertise, strong processes and the ability to identify trends — a significant investment of your time and resources. Let us take care of it, so you can focus on what you do best: providing quality, person-centred care.

## Opt in to the Health Association Nova Scotia's Group Benefits Solutions.

## Why pool your benefits coverage with us?

As a third-party administrator for health employers across Nova Scotia, we ensure provincial practices are in place, allowing for competitive and sustainable rates, as well as consistent coverage and benefit administration for all health workers enrolled in our plans. In addition to standardized quality assurance programs, we also have strong governance structures, comprised equally of union and employer representatives. These representatives are involved in rate setting, plan design, investment monitoring and risk mitigation strategies, so your employees' benefits are managed professionally, efficiently and worry-free.

Our Group Benefits Solutions team is dedicated to excellence through innovation and outstanding performance built on over 115 years of tried-and-true combined experience.



# What's Included

## **A range of affordable benefits programs**

You know best what your employees need, and we'll work with you to select a package of benefit offerings that offers good value to you and your employees while giving you the services you need. As a third-party administrator, we provide:

- Full disability program management
- Plan design, expertise, and claims management
- Enrollment, billing and reconciliation, and contract management
- Plan member communications and website
- Day-to-day support for benefit administrators at member sites

## **Employer/Employee Cost-Shared Benefit Programs**

- Self-Insured Long-Term Disability Plan
- Group Life Insurance
- Health and Dental

## **Optional 100% Employee-Paid Benefit Programs**

- Accidental Death and Dismemberment
- Life and Critical Illness Insurance





# Why

## Health Association Nova Scotia's Group Benefits Solutions is a viable business solution.

That means your employees are covered — and so is your bottom line.



### **Affordable coverage.**

We achieve competitive, sustainable rates through economies of scale and as a non-profit association we don't have to worry about profit margins, so we can keep our rates affordable.

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### **Reduced legal and financial risk.**

Administering employee benefits programs is often complex and high-risk, requiring specialized knowledge. Access to our expertise and well-honed processes takes the responsibility off your shoulders and reduces your liability.

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### **Employer and plan member training sessions.**

We'll help you get the most out of your coverage by providing training and education sessions to you and your staff. And you can always take advantage of our expertise by contacting us with your questions.

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### **More savings with preferred providers.**

We build relationships or partner with other insurance providers so you and your employees can get great rates on home/auto insurance and at pharmacies too.

**“Our organization receives tremendous value from participation in the Health Association benefit plans. The administration services provided by Group Benefits Solutions are excellent — and offered at an excellent price. The staff provide exceptional customer service, with the knowledge and experience you can trust. They are true industry leaders.”**

**Millie Colbourne**  
CEO, Breton Ability Centre



**Let's talk about your employee benefits needs.**  
Together we'll set up a plan that works  
for you and your employees.

**Susan Belmore-Vermes**

Director, Group Benefits Solutions

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