



## Your Long-Term Disability Benefit A Newsletter for Plan Members

The LTD Plan provides security and stability to over 21,000 health care employees and their families. Plan members have the peace of mind of knowing that if they are unable to work due to illness or injury and their LTD application is approved, they will be supported with a monthly benefit to help cover living expenses and programs designed to help them safely return to good health and gainful employment.

Additionally, **Personalized Assistance to Health (path)**, a unique early assistance and support program, is available to LTD Plan members who are: (1) absent, or not worked full days and/or duties, for 21 days or more due to any illness or injury; and (2) are not on an approved WCB claim. This voluntary and confidential program is designed to ensure employees receive the resources and funding for services and treatments they may need along their journey to getting well.

This publication shares recent news and updates regarding the LTD Plan and **path**.

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### THE EASE PROGRAM HAS A NEW NAME AND LOGO

The Health Association Nova Scotia LTD Trustees and Group Benefits Solutions Service are delighted to announce the launch of a new brand identity for the EASE Program (Early Assistance and Support for Employees). Effective November 1, 2017, the name of this unique, support program was changed to **Personalized Assistance to Health (path)**.

“We are excited to introduce the new name and logo design for the EASE program,” says Susan Belmore-Vermes, Director of Group Benefits Solutions. “The new name and logo more accurately reflect the purpose and essence of the program and are better aligned with the Health Association’s brand identity.”

This voluntary program is an initiative of the Health Association Nova Scotia Long Term Disability Trustees and is fully funded through LTD contributions paid by both employers and employees. It’s personalized, flexible and gives employees a say in their recovery, every step of the way.



A consultant from Advantage, the program service provider, works with participants to develop a plan that meets their individual needs. They will provide personalized support throughout their recovery, assist in coordinating their health care, and access funding for services and treatments that participants may need. For example, physiotherapy, massage therapy, counselling services, nutrition consults, gym memberships, etc. The consultant can also assist with the LTD application process, if required.

Since the program was created, it has proven successful in:

- transitioning employees back to good health and gainful employment;
- helping employees to transition to LTD if needed; and
- helping to reduce the LTD duration period through early involvement.

The sooner **path** can be involved the better. Early referral and participation is key to providing effective support.

Feedback from former program participants, Benefit Administrators, and Occupational Health staff in member facilities helped develop the new brand identity. Focus groups were held over the spring and summer months to discuss communication challenges surrounding the program and to ask for their opinion on prospective names and logos.

“The input received through the focus groups was invaluable,” says Jackie Smith, **path** Program Manager. “We learned there are some commonly held misperceptions around the purpose of this early support program and that it

is often confused with WCB’s EASE Back program. It’s also not well understood it is a benefit program sponsored by the Health Association. We believe the new name and logo will help promote a better understanding and awareness of the program and, ultimately, increase the number of plan members who are accessing the services and supports they need to help speed their recovery.”

If you would like to learn more about the **path** program, please do not hesitate to contact Jackie Smith, Program Manager, at [jackie.smith@healthassociation.ns.ca](mailto:jackie.smith@healthassociation.ns.ca) or by phone at 902-832-8527 (Toll Free: 1-888-824-3273).

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## MARY’S path

Mary is 45 years old and works full-time as a Continuing Care Assistant (CCA) in a nursing home in rural Nova Scotia. Mary finds her work very rewarding and can often be found interacting with residents and her co-workers, bringing a smile to many people’s day. Lately, Mary hasn’t been herself. She’s been dealing with many life stressors, including caring for her aging mother, and things have started to take a toll on her. She couldn’t concentrate on tasks at work, wasn’t sleeping well, her mood was low and she generally lacked motivation to do the things she normally loved to do. Her doctor diagnosed her with depression and she took some time off from work to focus on getting better.

However, Mary’s depression did not improve – it got worse. She was unable to leave home for extended periods of time and became isolated. She had no support systems in place, limited access to the treatments she needed to get well, and she was struggling financially on EI sick benefits, adding to her anxiety. She desperately wanted to return to work but she just wasn’t ready.

Then there was a major turning point in Mary’s recovery. Her employer referred her to **path**. The program manager contacted Mary and after

learning how this voluntary and confidential program could help her, she decided to participate. A consultant from Advantage, the independent **path** service provider, met with Mary at her home and, together, they determined her individual needs. This included arranging a referral to a psychologist and the program funded required sessions after Mary’s health coverage was exhausted. **path** also funded a 3-month gym membership so she could benefit from regular exercise and increased social interaction. The **path** consultant continued to meet with Mary to provide much needed support and when the time was right, developed a gradual return-to-work plan in consultation with Mary, her psychologist, doctor and her employer.

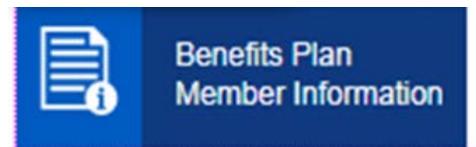
Mary was very happy to regain control of her life – healthy, happy and returning to the job she enjoyed so much. With the assistance of **path**, her time away from work was minimized and she didn’t have to apply for LTD. Supports were put in place to help Mary maintain her good health and prevent a recurrence.



*This story is based on true life occurrences; however, names and specific details have been changed to protect privacy.*

## IMPROVED ACCESS TO LTD PLAN INFORMATION

- Last year we introduced the information pamphlet, **My Long Term Disability Benefit**, reflecting our goal to make a more comprehensive summary of Long Term Disability benefits available to you. This document features more relevant information for plan members, such as Eligibility, Coverage, Claiming and Continuation of Benefits. **My Long Term Disability Benefit** is available on our website at [www.healthassociation.ns.ca](http://www.healthassociation.ns.ca)
- A new Personalized Assistance to Health (**path**) brochure is now available. The brochure reflects the new name of the former EASE program and promotes a better understanding of how it can help employees. The brochure can be downloaded from our website, [www.healthassociation.ns.ca/path](http://www.healthassociation.ns.ca/path). You can also contact the Program Manager at 1-888-824-3273 to request a copy be mailed to you.
- We are excited to share that the Health Association has launched a newly designed website with improved navigation, making it easier to find information regarding your LTD Plan (and other benefit offerings). When you visit [www.healthassociation.ns.ca](http://www.healthassociation.ns.ca), look for the **Benefit Plan Member Information** button and it will take you directly to the Group Benefits Solution section of our website. Over the coming months, we will be making further enhancements to this section of the website to help ensure plan members can find the information they need quickly and easily. Stay tuned!



## WHAT MAKES YOUR LTD PLAN UNIQUE?

- Health Association Nova Scotia is a Third-Party Administrator. This means we are a liaison between employers, employees and service providers.
  - Our knowledgeable and experienced staff guide members and employers through all stages of the **path** and LTD process.
  - The LTD Trustees and staff work with external consultants, actuaries and investment managers to ensure the plan is designed and funded to pay the benefits promised.
- The Health Association is not an Insurance Company; rather, we are the sponsor of a 'Self-Insured' LTD plan, governed by a legal trust fund.
- The LTD Board of Trustees is comprised equally of health care employer and union representatives. They are committed to ensuring the Plan remains sustainable and that benefits are administered fairly and equitably for health care workers in Nova Scotia.
- LTD Plan members have access to Personalized Assistance to Health, which is not like any other program offered to you. It is not an attendance management, income replacement, or a counselling service like EFAP. **path** provides personalized assistance – what you need – to help you get well.

## Did You Know That...

- Data shows a decrease in the duration of claims when **path** is involved.
- 1004 employees were referred to **path** in 2016 – the most referrals received in a single year to date!
- 189 employees participated in 2016.
- 79 employees returned to good health and gainful employment with the support of **path** in 2016.

That's great news for the plan members helped through **path** and the overall health of the LTD Plan.

## Our Mission:

To provide plan members who are not able to work due to disability with viable financial assistance, and programs designed in the interest of safely returning the member to employment.

## Our Vision:

Plan members value the path program and access supports at the earliest appropriate time; individual rehabilitation is enhanced and support for long term claimants is sustained.

## LONG TERM DISABILITY PLAN BOARD OF TRUSTEES

A Board of LTD Trustees, comprised equally of health care employer and union representatives, oversees this plan. The Trustees are committed to ensuring that disability benefits remain available to health care workers at an affordable cost.

### HANS Long Term Disability Trustees:

John Gillies, CUPE  
Lynette Johnson, NSGEU  
Mary Lee, Board Appointee  
Mike MacArthur, Board Appointee  
Jim Mott, Unifor  
Gerri Oakley, NSNU  
Geoff Piers, Board Appointee  
Claire Westhaver, Board Appointee

If you have any questions regarding your LTD Benefit, please contact your Benefits Administrator or Group Benefits Solutions at 1-866-886-7246

If you have questions regarding the LTD Plan and its governance, please contact 902-832-8500.

Visit [www.healthassociation.ns.ca](http://www.healthassociation.ns.ca)

