

What you need to know about your Long Term Disability Plan

Pre-Existing Conditions

If you become ill or injured during the first 12 months of having LTD coverage from a pre-existing condition, you might not be covered if you received medical care, treatment or services or took any prescribed medications for that particular condition in the 90 days before your coverage became effective.

Coverage During a Leave of Absence

You can continue to be covered under the LTD Plan if you are on a Leave of Absence for a **maximum of 24 months** (or longer if required by law). If your leave is a paid one, your coverage continues automatically while you are receiving pay. Once your pay runs out, you will have 31 days to apply for continuation of coverage with your employer and you will need to make arrangements to pay for the coverage. If you decide not to continue coverage, you will not be covered by the plan until you return to work.

Coverage During a Leave of Absence for Illness or Injury

If you continue to be paid by your employer during your illness/injury leave, your coverage will continue automatically (subject to the 24 month maximum). If your pay runs out during this leave and you are making a claim for benefits under the LTD Plan, you can choose to “defer” your LTD premiums. This means that you don’t have to pay for the coverage right away. If you apply for LTD benefits, and are approved, the amount of money you owe will be deducted directly from your LTD benefits. If you are denied, you will be responsible for paying for this coverage at that time.

Early Assistance and Support for Employees (EASE) Program

The EASE Program is available after 21 days of absence for an illness or injury that is not work related (not WCB). The earlier EASE can be involved, the better. If you are away from work and feel EASE could help, call the EASE Program Manager at 1-888-824-3273 with any questions or if you wish to participate.

Recurrence of Disability

If, within the first year of return to work after you have been in receipt of LTD benefits, you become totally disabled for the same or related cause, your benefits will be reinstated without another elimination period subject to medical proof of disability being provided.

Elimination Period for LTD Benefits

In order to receive LTD benefits, you must be ill or injured for at least 150 consecutive calendar days (elimination period). You do not have to leave work completely to satisfy the elimination period. If, for health reasons, you have made arrangements with your employer to work less hours or modified duties, your elimination period starts on the day that you were no longer able to perform all of your hours and/or duties. If it looks like your illness or injury will go on for an extended period of time, it is best to apply for LTD benefits 4–6 weeks before the end of the 150 day elimination period. Your Benefits Administrator will be able to provide you with the LTD application, and it is also available on our website at www.healthassociation.ns.ca/benefits

Timelines for Applying for LTD

The best time to apply is 4-6 weeks before the end of the elimination period. However, if you wait for more than one year after the date you became ill/injured, your benefits will only be paid as of the date we receive your LTD application – no retroactive benefits will be paid.

If you apply more than 24 months after the date you became ill/injured, your claim will not be accepted and no benefits will be payable.

If your Illness or Injury is a Result of a Workplace Incident

Why apply for LTD benefits as well as WCB?

- You can be in receipt of both WCB and LTD at the same time. Your LTD benefit would be reduced by the amount WCB is paying you.
- WCB and LTD have different definitions of disability. Therefore, if WCB terminated your claim and you were still considered disabled under the LTD Plan, you would continue to receive benefits from the LTD Plan.
- Your accrual of pensionable service in the NSHEPP will continue and your contributions will be waived if you are an approved claimant under the LTD Plan. If you do not apply or are not approved for LTD benefits while in receipt of WCB benefits, you will not be eligible for the waiver of contribution.

Other benefits if approved for LTD

If you are approved for LTD benefits, premiums for your Group Life, Optional Life, Critical Illness and Accidental Death and Dismemberment coverage may be waived. This means that you will continue to have this coverage, but you won't have to pay the cost for coverage while you are receiving LTD benefit. Coverage for Extended Health and Dental will continue, on a premium payment basis. Check with your employer/collective agreement for cost-sharing of premiums that may apply to you while off work. If you are a member of the Nova Scotia Health Employees' Pension Plan and in receipt of LTD benefits, you will continue to accrue pensionable service but you won't have to pay the contributions. If you opted out of the health and/or dental plan during your elimination period, you will have 60 days from the date of the approval letter to re-enroll as of the first of the month following the date of the letter.

This summary does not provide all the information on which benefit payments will be determined. This summary is based on the legal documents, which contain all the terms and conditions of the plan and which will govern in case of any discrepancy with this summary. This plan is subject to change.

Health Association Nova Scotia is a registered business name of Nova Scotia Association of Health Organizations. NSAHO is settlor of the LTD Trust Fund and a Trust Agreement is in place with respect to the governance and administration of the Plan. Therefore, we continue to use our corporate name when referring to the NSAHO LTD Plan.

*If you have questions about your benefits, please talk to your Benefits Administrator.
You can also call Health Association Nova Scotia at 1-866-886-7246
(if you are an employee at either, CEHHA, CHA, GASHA, PCHA, or SSDHA,
please call 1-866-447-4942)*

V102014

Visit www.healthassociation.ns.ca/benefits

