

GROUP

Benefits

SOLUTIONS

FROM HEALTH ASSOCIATION NOVA SCOTIA



WINTER 2018/2019

# YOUR LONG TERM DISABILITY BENEFIT

## A NEWSLETTER FOR PLAN MEMBERS

The Long Term Disability Plan provides security and stability to 19,769 health care employees and their families. This includes access to a very unique early assistance and support program, **path** (Personalized Assistance to Health). 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.

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

## Exciting Changes Coming to **path**

**path** is a voluntary program, which is fully funded through LTD contributions paid by employers and employees, designed to ensure employees receive the assistance, services, and treatments they need along their journey to getting well. **path** is available to LTD Plan members who are absent from work due to any illness or injury that is not related to WCB. Data shows there is a decrease in the duration of claims when **path** is involved. That's great news for the plan members helped through **path** and the overall health of the LTD Plan.

So, in recent years we've been working to promote a better understanding and awareness of the program and to increase referrals. As part of this planned effort, in the fall of 2017 we re-branded the program to help address some commonly held misperceptions around its purpose and to avoid confusion with WCB's EASE Back program. The name of our unique, early assistance and support program was changed to **PERSONALIZED ASSISTANCE TO HEALTH (path)** from EASE. The new name more accurately reflects the purpose and essence of the program – personalized and flexible. We are excited that we are seeing successes from the re-brand, 2018 saw the highest number of referrals to the program, which translated to our greatest number of program participants in a single year to date! Employees and employers are gaining a better understanding of the connection between **path** and LTD and are more aware that the program is not solely focused on return to work -- it is about ensuring employees receive the services and support they need along the road to recovery.

And more exciting changes are coming to the program in February! We will be working with a new program provider, Lifemark, which will bring many new benefits to **path** participants. They will be more integrated with the Health Association's **path** team, assisting with the initial



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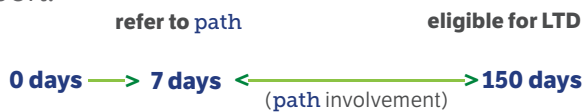
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calls to those referred to the program which will help engage people sooner. Lifemark also has a larger scope of services and supports and better technology to assist in not only engaging participants but also in helping them to access treatment and services sooner.

This move arises after the **path** service provider contract went out to tender in September in keeping with the Trustee procurement policy. It's important that the LTD Trustees regularly test the market to ensure we are receiving the greatest value for Plan dollars spent and that we partner with providers that offer the best services and advantages for our Plan members.

The LTD Trustees have also approved a reduction in the eligibility requirement from 21 days of absence to 7 days or more due to a non-WCB related illness or injury. The change takes effect immediately. This reduced waiting period means that we can ensure plan members access the services and supports they need much quicker.

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



**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.**

We invite you to contact our Program Manager for more information about the program and to learn more about how it can help you.

Call toll free: 1-888-824-3273  
Email: [path@healthassociation.ns.ca](mailto:path@healthassociation.ns.ca)  
[www.healthassociation.ns.ca/path](http://www.healthassociation.ns.ca/path)

### DID YOU KNOW THAT...

- path consultants work with participants to develop a plan that meets their needs.
  - » Assist in coordinating health care
  - » Access funding for services and treatments they need, i.e. physiotherapy, counseling services, nutrition consults, etc.
- path has proven successful in...
  - » transitioning employees back to good health and gainful employment;
  - » helping employees transition to LTD if needed; or
  - » helping to reduce the LTD duration period through early involvement.
- On average path is able to return 40% of its participants to good health and gainful employment. To date over 90 employees returned to work with the support of path in 2018/2019.



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### WHAT MAKES YOUR LTD PLAN UNIQUE?

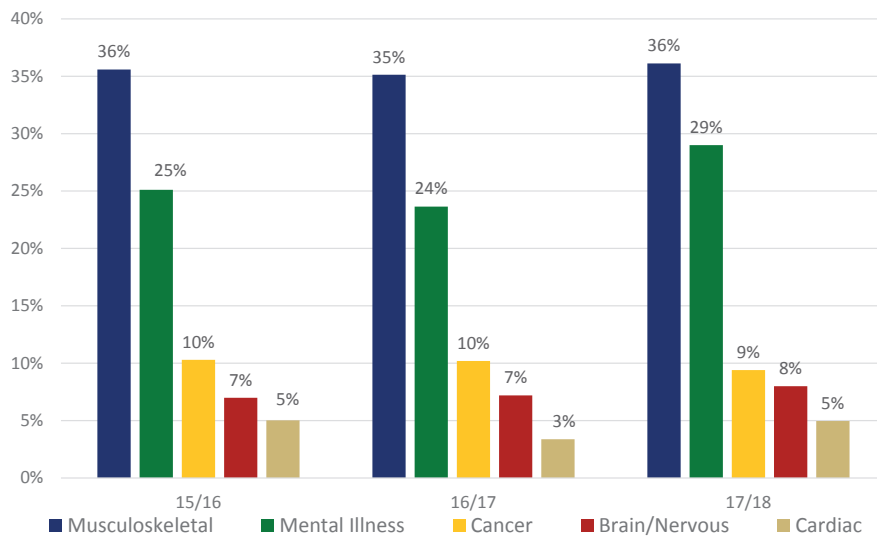
- Health Association Nova Scotia is a Third-Party Administrator. This means we are a liaison between employers, employees and service providers.
- Our knowledgeable and experienced staff guide members and employers through all stages of the **path** and LTD process.
- The LTD Trustees and staff work with external consultants, actuaries and investment managers to ensure the plan is designed and funded to pay the benefits promised.
- Health Association Nova Scotia is not an Insurance Company; rather, we are the sponsor of a 'Self-Insured' LTD plan, governed by a legal trust fund. The Trustees contract with a claims payor (Manulife) to assess and process LTD claims.
- LTD Plan members have access to Personalized Assistance to Health (**path**), which is not like any other program offered to you. It is not an attendance management, income replacement, or a counseling service like EFAP. **path** provides personalized assistance – what you need – to help you get well.

### CURIOUS ABOUT LTD CLAIMS ACTIVITY?

#### CLAIMS RECEIVED BY TOP 5 DIAGNOSIS

The LTD Trustees and staff regularly monitor claims activity as part of their oversight role. These trends also provide important information to inform our claims management strategies, ensuring disability benefits remain available to health care workers at an affordable cost.

LTD claims activity continues to rise with a 3% increase in claims received in 2017-2018 in comparison to the previous year. At the same time, our claims approval rate has remained relatively stable at 87%, showing that plan members whose LTD Claims are approved, are receiving the financial assistance they need during their recovery.



As shown in the above chart, Musculoskeletal continues to be the top diagnosis for claims in payment followed by mental illness.

## 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.

### LONG TERM DISABILITY TRUSTEES (DECEMBER 2018):

- 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



Back L-R: Jim Mott, Chair, Unifor; Mike MacArthur, Board Appointee; John Gillies, CUPE; and Geoff Piers, Board Appointee

Front L-R: Mary Lee, Board Appointee; Claire Westhaver, Vice Chair, Board Appointee

Not Shown: Lynette Johnson, NSGEU; and Gerri Oakley, NSNU.

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.

For more information, visit:

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

and select the Benefits Plan Member Information button.

