



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

The LTD Plan provides security and stability to over 19,000 health care employees and their families. Our aim is to ensure plan members have the peace of mind of knowing that if they are unable to work due to disability, they will be supported with viable financial assistance and programs designed to help them safely return to employment.

This publication provides you with basic information on your coverage and directs you to where you will find complete and comprehensive information.

---

### **YOUR LONG TERM DISABILITY (LTD) COVERAGE**

Your LTD coverage provides a benefit equal to 70% of your pre-disability monthly earnings (to a maximum of \$20,000) if, after the first 150 calendar days of disability, you are unable to work due to illness or injury.

You must provide proof of good health and be medically approved for monthly amounts over \$15,000. Any LTD benefits you may receive while disabled will be taxable. LTD benefits are taxable because your employer pays a portion of your LTD coverage. As well, the benefit paid is reduced by any other disability benefit or income you receive as a result of the disability, e.g. WCB, CPP disability or CPP retirement.

Participation in the plan is mandatory for all eligible employees.

LTD coverage ceases at the earlier of: 5 months prior to your 65<sup>th</sup> birthday; or 5 months prior to the date that you attain 30 years of pensionable service in the Nova Scotia Health Employees' Pension Plan (NSHEPP) and you are at least 60 years of age; or at retirement.

Visit [www.healthassociation.ns.ca/benefits](http://www.healthassociation.ns.ca/benefits) and select Long Term Disability from the side menu to view detailed information regarding your LTD Benefit, and direction in the event you become ill or injured.

### **WHAT MAKES YOUR LTD PLAN UNIQUE?**

- Health Association Nova Scotia is a Third-Party Administrator, a liaison between employer, employee and service providers where we:
  - Guide members and employers through all stages of the EASE and LTD process
  - Monitor and provide direction to providers to ensure continuous quality management, improvement and consistency in the administration of programs
  - Work with external consultants, actuaries and investment managers to ensure the plan is designed and funded to pay the benefits promised
- Not an Insurance Company, rather, a 'Self-Insured' LTD plan governed by a legal trust fund
- Board of Trustees reporting to Health Association Nova Scotia Board of Directors. Joint Union and Employer representation from both acute and non-acute care sectors
- Dedicated Service Team (Health Association/Manulife)
- Rate Stability (2.9% of Payroll for more than 10 years)
- EASE, a proactive and innovative program providing support during an illness, return to work and LTD transition.

## EARLY ASSISTANCE & SUPPORT FOR EMPLOYEES (EASE) PROGRAM

If you are enrolled in the LTD Plan and have been away from work for 21 days (or more) due to a non-work related injury or illness, the Early Assistance and Support for Employees (EASE) program is available to you. EASE is an early intervention program which is voluntary and confidential.

EASE can provide support and resources, as well as funding for services and treatments that you may require to get well. **The goal of EASE is to ensure you get what you need while off and if you are able to return to work, that the transition back to the workplace goes as smoothly as possible.** Furthermore, EASE can also support the LTD application process if your illness or injury requires a lengthy absence from work. EASE will help ensure appropriate treatment and medical appointments are in place, assist in the LTD application process and see you through to a decision on a LTD claim.

EASE was created and sponsored by the LTD Plan Trustees in keeping with your employer's commitment to create a healthy workplace.

EASE is proactive and innovative and can help you regain control of your situation by getting the support you need.

For more information visit  
[www.healthassociation.ns.ca/ease](http://www.healthassociation.ns.ca/ease)  
or call the EASE Program Manager  
toll free at 1-888-824-EASE (3273)  
or in Metro at 902-832-8527.

## ANNE'S STORY

Anne is a 34 year old Continuing Care Assistant. Her partner Alex is self-employed and they have three school aged children.



Following a car accident Anne found herself unable to work. She was worried about her finances and also missed work and her co-workers. Anne was referred to the EASE (Early Assistance and Support for Employees) program and chose to participate to receive extra support while she was off. Due to extensive injuries her road to recovery was long. EASE was able to provide support, help her navigate the health system and assist her with applying for Long Term Disability benefits.

When her LTD benefits began, she was relieved of the financial stress and better able to focus on her health and getting back to work. Her EASE file closed and she started working with a Case Manager through the LTD provider. When Anne was finally ready to return to work, her employer was able to accommodate a modified return to work and with the help of rehabilitation services, she was able to get back to her job as a Continuing Care Assistant.

Anne is grateful for her Long Term Disability Coverage. She appreciates the EASE Program and its support to employees and the financial security the LTD benefit provides. Like Anne, you have support in the event you become disabled and are unable to work.

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

---

## RECEIVING LONG TERM DISABILITY (LTD) BENEFITS - Frequently Asked Questions

### When should I apply for LTD Benefits?

The best time to apply for LTD benefits is between four and six weeks before the end of the 150 day elimination period.

### If my illness or injury is work related should I apply for LTD Benefits?

Yes, you are still eligible to apply for LTD benefits. If your LTD claim is approved your LTD benefit would be reduced by the amount WCB (Workers Compensation Board) is paying you.

### What happens to my other benefits if I'm approved for LTD?

Your premiums for LTD and Basic Life will be waived.

Your premiums for Optional Life, Optional Accidental Death & Dismemberment, and Critical Illness may be waived. This means that you continue to have the coverage for these benefits but you may not have to pay the premiums.

You will have to pay premiums for any Health & Prescription Drug and Dental Plan continuation. Please check with your employer to see if you qualify for a cost sharing arrangement.

While in receipt of LTD benefits and a member of the Nova Scotia Health Employees' Pension Plan you will remain a member of the pension plan but contributions will be waived, and you will continue to earn pensionable service during your period of disability.

### How long can I continue to receive LTD benefits?

If you continue to meet the definition of disability you will receive benefits based on your inability to perform your own occupation for a period of 30 months.

After 30 months you are considered disabled if your disability prevents you from performing any other occupation based on your education, training or experience.

If you continue to meet the definition of disability, your LTD benefit payments continue until the earliest of: when you reach age 65; any time after age 60 if you have 30 years pensionable service in the Nova Scotia Health Employees' Pension Plan; or when you opt to take early retirement.

### What happens if I have a recurrence of my disability after I return to work?

If you become disabled again due to the same or a related cause within one year of returning to work after receiving disability benefits, your benefits may be reinstated as of the date your disability recurs. You will not have to wait another 150 day elimination period.

If your disability is due to an unrelated cause, this will be considered a new claim. You may be eligible for a waiver of this 150 day period once your claim is assessed.

If you become disabled again more than 12 months after returning to work, this will be considered a new claim, however, you may be eligible for a reduced elimination period.

*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.*

### PLAN FACTS - April 1, 2014 to March 31, 2015

- 362 LTD claims were received; 80.32% of these claims were approved for benefits.
- The two largest claiming categories are musculoskeletal and psychiatric. This is a trend we continue to see year over year.
- 134 LTD claimants returned to work during the reporting period.
- As of March 31, 2015, there were 1,359 active claims in payment. 771 of these claims are in permanent status, meaning prognosis for return to work in any form is very low. These individuals will continue to receive LTD benefits until they reach maximum age under the plan.
- Since the EASE Program began in 1999, EASE has helped over 1,100 employees return to work.

---

## ACCESS TO LTD PLAN INFORMATION

We are pleased to make the following information regarding the LTD Plan readily available on the Health Association's website. Please visit [www.healthassociation.ns.ca/benefits](http://www.healthassociation.ns.ca/benefits) and select Long Term Disability from the side menu.

- The Plan Details (which includes eligibility, coverage, claims process, pre-existing conditions and exclusions)
- The LTD Plan Text (the insurance contract)
- The LTD Plan Mission and Vision
- LTD Plan Contacts (for both Plan Governance & Plan Administration)
- List of LTD Board of Trustees
- List of LTD Board of Trustee Meeting Dates
- Health Association Annual Report and Financial Statements

You can also view our Benefits Information Sheets by visiting [www.healthassociation.ns.ca/benefits](http://www.healthassociation.ns.ca/benefits) and selecting Benefits Communications from the MORE menu.

- Applying for Long Term Disability Benefits
- What you need to know about your Long Term Disability Plan
- Early Assistance & Support for Employees (EASE)

We encourage you to become familiar with the plan details of your Long Term Disability benefit.

If you are unable to access the information electronically, please contact us and we can forward you the information by mail.

### Long Term Disability 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 EASE 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 of employee and employer representatives from both acute and non-acute care sectors, oversees this plan. The Trustees are committed to ensuring that disability benefits remain available to health care workers at an affordable cost.

### NSAHO's Long Term Disability Trustees

Carl Crouse, CUPE  
Lynette Johnson, NSGEU  
Mary Lee, Board Appointee  
Ken MacDermid, 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/benefits](http://www.healthassociation.ns.ca/benefits)

*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.  
Manulife Financial is the Claims Adjudicator for the LTD Plan.  
Advantage Rehab administer the EASE Program.*

