



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. Plan members have the peace of mind of knowing that if they are unable to work due to disability 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 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 and you meet the definition of disability.

You must provide proof of good health and be medically approved in order to be covered 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 permanent employees.

LTD coverage ceases at the earlier of: 5 months prior to your 65th 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 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. This means we are a liaison between employers, employees and service providers, where we:
 - **Guide** members and employers through all stages of the EASE and LTD process.
 - **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 employer (acute and non-acute care sectors) 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 EASE, a voluntary early intervention program that ensures employees receive the support and services they need to enjoy a speedy recovery and return to gainful employment.

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 is proactive and innovative.

How can EASE help you?

- It can help you regain control of your situation by getting the support, resources and funding for services and treatments that you may require to get well.
- It can help with the costs of physiotherapy sessions, massage therapy, counselling, functional assessments, job site analysis, work conditioning programs, nutrition consults, gym memberships, etc.
- It provides services from an independent company. A consultant provides you one-on-one support and develops a plan that meets your individual needs.
- If you require a lengthy absence from work, EASE will support you through the LTD application process.

Ultimately, 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.

EASE was created and sponsored by the LTD Plan Trustees as part of their commitment to ensure that disability benefits remain available to health care workers in Nova Scotia at an affordable cost.

For more information visit
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.

JILL'S STORY



Jill is a 43 year old registered nurse who loves her job. Lately she has many life stressors, including marital separation. She's also finding things difficult financially as she is now fully supporting herself. As a dedicated employee, Jill continued to work;

however, she was not performing well. Her manager was concerned, and realizing the impact on her work performance, Jill agreed to take some time off.

As an active person, being at home was difficult for Jill. She seldom went out, cut-off contact with friends, and began sleeping during the day. Her doctor made a referral for her to see a psychologist and prescribed medication. Her employer referred her to EASE, and following a call from the program manager, Jill enrolled in the program.

The EASE consultant met with Jill, assuring her anything she shared was confidential and they would be there to assist. The initial psychologist appointment was arranged by EASE. As Jill's health benefits were exhausted, the cost of the sessions was funded by EASE. Jill's doctor felt it would be good for her to get out more and be physically active, so EASE also funded a Gym membership. Over the next weeks, Jill continued to see her psychologist and was going to the gym. She was feeling better both mentally and physically and was ready to discuss returning to work.

In consultation with her doctor, psychologist, EASE consultant and employer, a return-to work plan was developed consisting of a gradual increase in hours. Jill and her employer were confident in her ability to stay at work. Jill was grateful for the support she received during this time and for the help in developing better coping strategies.

With EASE intervention, Jill was able to successfully return to good health and work without needing to go on Long Term Disability.

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

How do I apply for LTD Benefits?

We strongly recommend that you send your Long Term Disability (LTD) application forms to your Benefits Administrator between four and six weeks before your Long Term Disability benefits are to begin (approximately three months after you become disabled). This will help speed up assessment of your claim and determine if participation in a rehabilitation program will help you.

There is a 150-day waiting (or elimination) period before you can receive LTD benefits. You must submit your application for LTD within seven months after the end of the elimination period. If your LTD application is submitted beyond this seven month time frame (more than one year after you become disabled), benefits will be payable no earlier than the date we received the application. If your application is submitted more than 19 months after the expiry of the elimination period (more than two years after you become disabled), no benefits will be paid to you.

The required LTD claims forms can be downloaded from www.healthassociation.ns.ca/benefits/forms. These should be fully completed and submitted to your Benefits Administrator or sent directly to the Health Association Nova Scotia Disability Administration, Group Benefits Solutions, 2 Dartmouth Road, Bedford, NS B4A 2K7

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.

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.

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, 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 condition 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.

DID YOU KNOW THAT...

- 455 LTD claims were received; 85.68% of these claims were approved for benefits.
- 1001 employees were referred to EASE in 2015 – the most referrals received in a single year to date!
- 94 employees returned to good health and gainful employment with the support of EASE in 2015, a significant increase from 67 in 2014.

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

ACCESS TO LTD PLAN INFORMATION

We are pleased to announce that we are introducing a new information pamphlet, which will provide a comprehensive summary of your Long Term Disability benefits. This new document replaces the former, Benefits at a Glance (BaaG), and features more relevant information to plan members, such as Eligibility, Coverage, Claiming and Continuation of Benefits. **My Long Term Disability Benefit** will soon be available at www.healthassociation.ns.ca/benefits

The following information regarding the LTD Plan is also readily available by visiting www.healthassociation.ns.ca/benefits and selecting Long Term Disability from the side menu.

- The Plan Details (which includes eligibility, definition of disability, coverage, claims process, pre-existing conditions and exclusions)
- The LTD Plan Text (the insurance contract)
- LTD Plan Contacts (for both Plan Governance & Plan Administration)
- List of LTD Board of Trustees and Trustee Meeting Dates
- Copies of LTD Trustee Meeting Highlights

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

John Gillies, 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

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 administers the EASE Program.

