

GROUP

# Benefits

SOLUTIONS

FROM HEALTH ASSOCIATION NOVA SCOTIA



WINTER 2019/2020

## YOUR LONG TERM DISABILITY BENEFIT A NEWSLETTER FOR PLAN MEMBERS

The Long Term Disability Plan provides security and stability to almost 21,000 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 claim 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 **path** and the LTD Plan.

### Following path

**path** is a voluntary program, which is fully funded through LTD contributions paid by employees and employers. It is 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 LTD claims when **path** is involved.



Last year we reported changes were coming to the newly renamed **path** program. In February, we started working with Lifemark to deliver **path** services to our members and by March the transition was complete. It was a busy time for all involved but well worth the effort. To monitor satisfaction with the program a survey was created and starting mid year, was distributed to all participants upon file closure. We are pleased to report that participants are noting wonderful experiences with **path**, giving the program an excellent rating!



100% of those who completed the survey would recommend the program to co-workers. Many expressed gratitude for helping them successfully return to work or with applying for LTD. This success can be attributed to the many stakeholders working together on the claims management strategies identified by the LTD Plan Trustees. Thank you to plan members who have trusted and embraced the **path** program; to employers who support and refer their employees; and to HANS staff and LifeMark for the daily operating of the **path** program.

In 2019, referrals to **path** were up by 75%, and participation is up by 83%. We expect this is the result of reducing the eligibility criteria for **path** involvement from 21 to 7 days of not working or not working full days and/or duties. We have also returned twice as many employees to work!

# YOUR LONG TERM DISABILITY BENEFIT

## A NEWSLETTER FOR PLAN MEMBERS

**DID YOU KNOW....that even if you just reduce your hours due to illness or injury you can still participate in path and apply for LTD.**

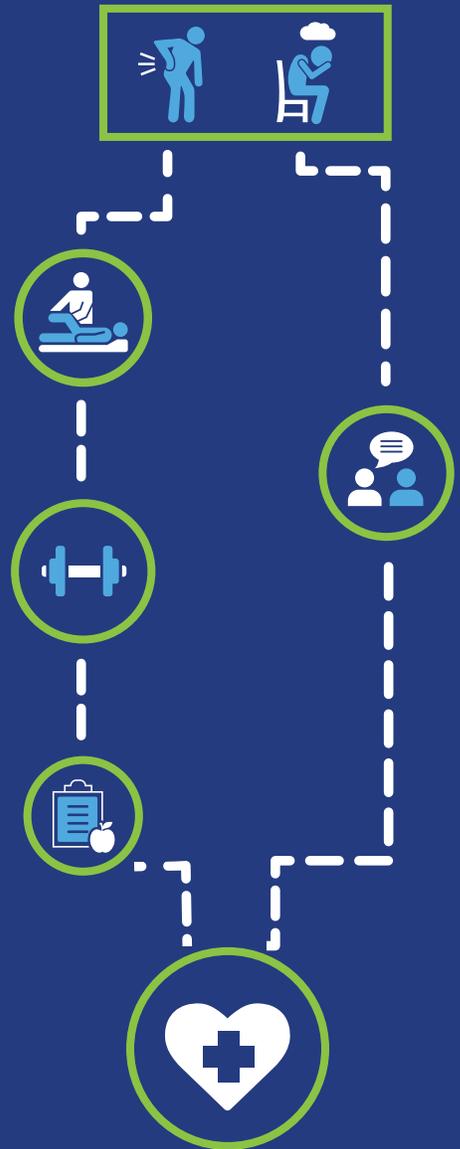
We are reaching employees sooner; giving path consultants more time to be proactive in addressing treatment needs and assisting participants in navigating their illness or injury. Early intervention is key to successful recovery and return-to-work.

We are also supporting more and more people in the LTD application process. Last year, of the 365 LTD applications received, 247 had path involvement. Having a path consultant assist with applying for LTD can be a valuable resource during a very stressful time. Through path involvement, any gathered medical reports and treatment plans can be shared with your LTD case manager to help support your LTD application, ensuring Manulife has all the necessary information they require to make a decision on your claim.

**As reported last year, our data shows there is a decrease in the duration of LTD claims when path is involved. This is great news for the plan members who have been able to return to work and the overall health of the LTD Plan.**

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)



### GET ON YOUR path TO HEALTH IN 3 SIMPLE STEPS...

1. Find your path. Ask questions and self-refer. Call us at 1-888-824-3273.
2. Build your path – work one-on-one with us to build a plan that works for your recovery.
3. Navigate your path, with help – You are not alone. We support your journey back to work or to a decision on a LTD application.

### IT'S YOUR path TO...

- A faster recovery
- A smoother return to gainful employment
- Transition to LTD if required
- Reducing the need for LTD or the duration of time on LTD through early intervention provided by path



# YOUR LONG TERM DISABILITY BENEFIT

## A NEWSLETTER FOR PLAN MEMBERS

### CURIOUS ABOUT LTD CLAIMS ACTIVITY?

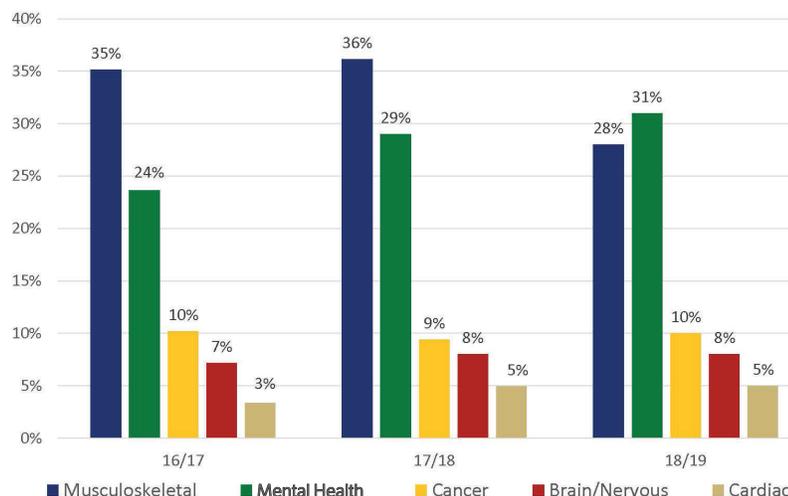
#### CLAIMS RECEIVED BY TOP 5 DIAGNOSIS

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.

New LTD claims in 2018-2019 decreased by 4% in comparison to claims received in the previous year. At the same time, our claims approval rate has remained fairly steady at 85%, compared to 87% for the previous year.

The LTD Claims Management Strategy has Mental Health top of mind, and we continue to work closely with Manulife and Employers to find strategies to help employees.

The LTD Trustees governance includes oversight of the financial stability of the plan. The last Actuarial Valuation of the plan supported maintaining the contribution rate at 3.34%, which has been stable since 2017. Contributions are shared equally between you and your employer. The total amount you pay for this benefit is 1.67% of your insurable earnings.



One in five Canadians will experience a form of mental health issues at some point in their life -- and according to the Mental Health Commission, on any given week, more than 500,000 Canadians are unable to go to work due to mental health problems. Historically, Musculoskeletal has been the top claiming category for the LTD plan. However in 2018/2019 Mental Health became the top claiming category reinforcing the need to continue to work on claims management strategies that support Mental Health.

### WHAT MAKES YOUR LTD PLAN UNIQUE?

- Health Association Nova Scotia is the sponsor of the LTD Plan and it is governed by a legal trust fund. This makes it a self-insured plan.
- We are the liaison between employers, employees and service providers. Eg. Manulife and LifeMark.
- Our knowledgeable and experienced staff guide members and employers through all stages of the **path** and LTD process.
- The LTD Trustees and HANS staff work with external consultants, actuaries and investment managers to ensure the plan is designed and funded to pay the benefits promised.

## LONG TERM DISABILITY PLAN BOARD OF TRUSTEES

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

### LONG TERM DISABILITY TRUSTEES

- John Gillies, CUPE
- Lynette Johnson, NSGEU
- Mary Lee, Board Appointee
- Mike MacArthur, Board Appointee
- Jim Mott, Unifor
- Stephen Murray, Board Appointee
- Janet Hazelton, NSNU
- Geoff Piers, Board Appointee

We would like to thank Claire Westhaver, Board Appointee (Claire completed her term in December 2018); and Gerri Oakley, NSNU (Gerri completed her term in December 2019); for their steadfast participation and leadership over the last number of years as LTD Trustees.

We would also like to extend a warm welcome to our newest Trustees; Stephen Murray who began his term in May 2019; and Janet Hazelton, NSNU, who joined us in January 2020.

### 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.

**The following information regarding the LTD Plan is readily available by visiting [www.healthassociation.ns.ca](http://www.healthassociation.ns.ca), selecting the **Benefits Plan Member Information** button and selecting **Long Term Disability** from the side menu.**

- *My Long Term Disability Benefit* - this pamphlet provides plan details (which includes eligibility, definition of disability, coverage, claims process, pre-existing conditions and exclusions)
- The LTD Plan Text (the 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.

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

For more information, visit:

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

and select the Benefits Plan Member Information button.

