

GROUP

Benefits

SOLUTIONS

FROM HEALTH ASSOCIATION NOVA SCOTIA



WINTER 2020/2021

# YOUR LONG TERM DISABILITY BENEFIT

## A NEWSLETTER FOR PLAN MEMBERS

The Long Term Disability Plan provides security and stability to almost 22,000 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 your own path



**path is a voluntary and confidential program**, fully funded through LTD contributions paid by you and your employer. This unique program provides assistance, services and treatments that may be needed in your journey to wellness. Whether you can return to work, or need to apply for LTD, **path** is there to help. If you are absent from work (or not working your full days/duties) for 7 days or more due to any non-work-related illness or injury, you are eligible for **path**. This year we will be working with employers to ensure all staff who are eligible for **path** are referred.

As an early intervention program, **path** continually seeks out new treatment options and looks for opportunities to create better access to treatment. In recent years we have seen a concerning rise in mental health claims, both with **path** and LTD. Mental health treatment can be challenging; with costs and geography creating barriers for many. **path went to work, focusing on ways to remove some of these barriers:**

**PERSONALIZED PRESCRIBING INC.** While medication can be effective in treating mental health, it can cause adverse side effects; or the opposite occurs, where the medication does not cause side effects but isn't effective in reducing symptoms.



Getting on the right medication, as soon as possible, can provide hope and confidence in taking medication properly. In 2018, **path** began to offer testing with **Personalized Prescribing Inc.**, a company that performs saliva testing to determine how individuals metabolize medication – better known as pharmacogenetics. This simple test provides information on what medications work best for you and your illness. Testing is voluntary and offered to those **path** participants struggling with mental health. Many **path** participants have changed their medication dosage or have changed medications completely as a result and note the following benefits:

» better healthcare outcomes because they are on the right medication and on the right dose;

cont'd on the next page

# YOUR LONG TERM DISABILITY BENEFIT

## A NEWSLETTER FOR PLAN MEMBERS

**path** can be a valuable resource to support you through your illness or injury, whether mental or physical. Last year, there were 592 participants in the program and the majority were able to return to work. For those who could not, we helped them with the LTD application process and stayed involved until they had a decision on their claim. When **path** is involved early in an absence, the chances of a return to work are better so it's important to contact **path** (if we haven't already contacted you) as soon as possible. Help us, help you, whatever **path** you're on.

To learn more please visit [www.healthassociation.ns.ca/path](http://www.healthassociation.ns.ca/path) or contact **path** at: 1-888-824-3273 or [path@healthassociation.ns.ca](mailto:path@healthassociation.ns.ca)

- » better adherence to a medication regimen because they do not experience the negative side-effects of taking a certain medication;
- » and more confidence in their medication regimen and a reduction in symptoms, allowing them to return to work sooner with a better chance of staying at work.

If you would like to learn more, please visit: [personalizedprescribing.com](http://personalizedprescribing.com)

**INTRODUCING MindBeacon.** Access to, and the cost associated with counselling therapy are barriers for many and Covid-19 has not helped. Before the pandemic hit, we started conversations with **MindBeacon** to learn about their Therapist Guided Program designed to support individuals who are on a leave of absence due to a mental health concern. We are excited to offer **path** participants access to this service. With the shift to online (virtual) services, the timing could not be better.



**MindBeacon's** Therapist Guided Program was developed by experts in evidence-based treatment working closely with experts in technology and technology engagement. Their program is a completely digital experience that provides a work-focused, Cognitive Behavioral Therapy (CBT) mental health intervention. **MindBeacon** therapists are registered mental health professionals, dedicated to the success of their clients.

The Therapist Guided Program assesses and provides care for a range of mental health concerns, issues including challenges related to managing stress, depression, anxiety, PTSD, chronic pain management, and insomnia. Each participant's journey starts with an in-depth assessment and phone call with a psychologist to identify and customize a treatment plan based on their unique needs.

Through secure digital messaging, and tailored readings and activities, each participant works 1-to-1 with a registered therapist. With this program there is no need to worry about keeping face-to-face therapy appointments. Participants will complete their customized therapy program at their own pace, anytime anywhere they are comfortable, in a way that protects data and privacy. Most people complete their personalized course in 8 – 12 weeks.

To learn more about **MindBeacon** visit: [www.mindbeacon.com](http://www.mindbeacon.com)

### 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
- An easier transition to LTD if required
- A shorter stay on LTD through the early intervention provided by **path**



# YOUR LONG TERM DISABILITY BENEFIT

## A NEWSLETTER FOR PLAN MEMBERS

### The LTD Trustees are committed to ensuring the LTD Plan continues to be secure and stable

That's why each year the Trustees conduct a projection, and a full valuation is performed every two years.

Our Trustees approved the most recent valuation of the LTD plan in the fall of 2020 which included an increase in the LTD contribution rate, the first increase since 2017. The rate will change from 3.34% of payroll (insured earnings) to 3.90%, effective April 1, 2021. The main drivers for April's increase are:

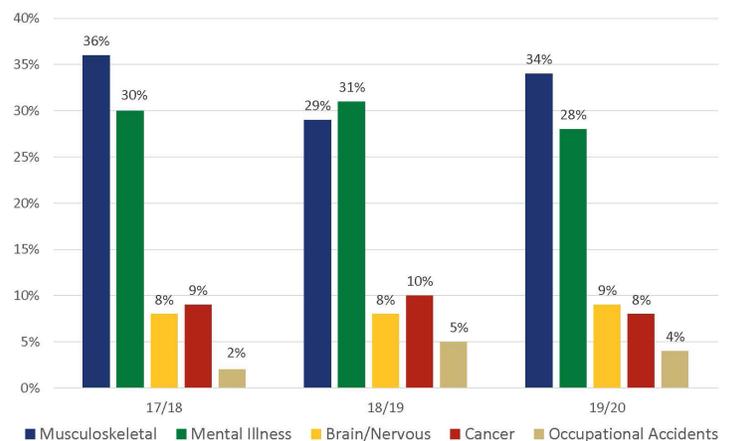
- Increased volume of new claims received in last few years and higher salaries for approved claims;
- Mental health claims volumes have continued to rise and in the last fiscal year have been comparable to musculoskeletal, our top claiming category;
- Delays in treatment of existing/new claimants due to COVID-19 resulting in longer durations for the plan;
- **path** referrals have decreased in volume and quality, and continue to be impacted by COVID-19.

If you have any questions about your LTD contribution rates, please contact your Benefits Administrator or [benefits@healthassociation.ns.ca](mailto:benefits@healthassociation.ns.ca)

### 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.

The LTD Claims Management Strategy has Mental Health top of mind, especially over the last year with people coping with COVID-19. We continue to work closely with Manulife and Employers to find strategies to help employees, such as the introduction of MindBeacon to our **path** program.



### QUICK FACTS ABOUT THE LTD PLAN

- New LTD claims in 2019-2020 increased by 23% in comparison to the previous year. At the same time, our claims approval rate has remained fairly stable at 85%.
- 77 Health Association member employers participate in the LTD Plan, with a total number of 21,476 insured lives.
- 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.

## 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
- Janet Hazelton, NSNU
- Lynette Johnson, NSGEU (Jason MacLean as of Jan 1, 2021)
- Jim Mott, Unifor
- Mary Lee, Board Appointee (HANS)
- Mike MacArthur, Board Appointee (NSHA, Eastern Region)
- Stephen Murray, Board Appointee (Breton Ability Centre)
- Geoff Piers, Board Appointee (NSHA, Central Region)

### 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.

