

# YOUR LONG TERM DISABILITY BENEFIT

## A NEWSLETTER FOR PLAN MEMBERS

WINTER 2021/2022

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.



## A path to health

**path** is an early intervention program providing assistance, services and treatments that may be needed in your journey to wellness. It is a benefit through the HANS Long Term Disability Plan, fully funded by the premiums paid by both you and your employer. 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**.

- » It's voluntary – you decide whether to get involved.
- » It's confidential – no information about you is shared without your consent.
- » **path** gives you a say in your recovery – you are involved in decisions that affect you.
- » **path** is personalized and flexible – everything is tailored to your personal situation and can be changed as your needs change.

This year we reached out to all employers to ensure all staff who are eligible for **path** are referred. Increased communication and reports have helped reiterate the importance of referring eligible staff. Despite the increased demands COVID-19 has placed on employers we have received positive responses to the communication and an increased desire to ensure staff are connected to **path** as soon as possible.

Additionally, through this annual newsletter, we provide education about the **path** Program to all LTD plan members and remind you to reach out to **path** on your own; you do not need to wait for your employer to make the referral.



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Last year was busy with 526 employees participating in **path**. This current year is even busier, and we expect to provide support to a record number of more than 700 participants. Mental health continues to be the leading cause for absences, which comes as no surprise with the continuation of the pandemic and its impact on both our personal and work lives. With long wait times to access mental health resources, this highlights the importance of accessing **path** to ensure extra support in navigating your absence and accessing treatment as soon as possible. As the majority of **path** participants do return to work, it's important to reach out to **path** as soon as possible - early intervention is critical to successful return to work planning.

An audit of the work being done by the **path**

service provider, Lifemark, was completed this year. Results indicated a high level of service and satisfaction. As a result, the contract with Lifemark was extended for an additional two years. Many testimonials speak to the excellent support provided by **path** consultants and appreciation for treatment funding when needed.

To learn more about the **path** program, please visit [www.healthassociation.ns.ca/path](http://www.healthassociation.ns.ca/path) or contact **path** directly by calling 1-888-824-3273 or by email at [path@healthassociation.ns.ca](mailto:path@healthassociation.ns.ca).



### path Highlights

- In 2020/2021, the **path** program received 3017 referrals of which 526 employees participated.
- The overall return to work rate was up from last year to 55.6%, again exceeding the contractual key performance indicator of 40%.
- The **path** survey continues to report high satisfaction with both the program and the level of service provided by **path** consultants.
- An audit of the 2020-21 year was done; a high level of service was identified.
- The Mandatory Referral process was rolled out in April 2021.

### path ...3 STEPS TO HEALTH

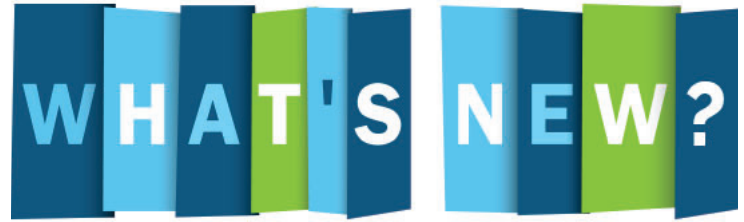
1. Find your **path**. Ask questions and self-refer. Call us at 1-888-824-3273.
2. Build your **path** – work one-on-one with us to build a plan that works for your recovery.
3. Navigate your **path**, with help – You are not alone. We support your journey back to work or to a decision on a LTD application.



# YOUR LONG TERM DISABILITY BENEFIT

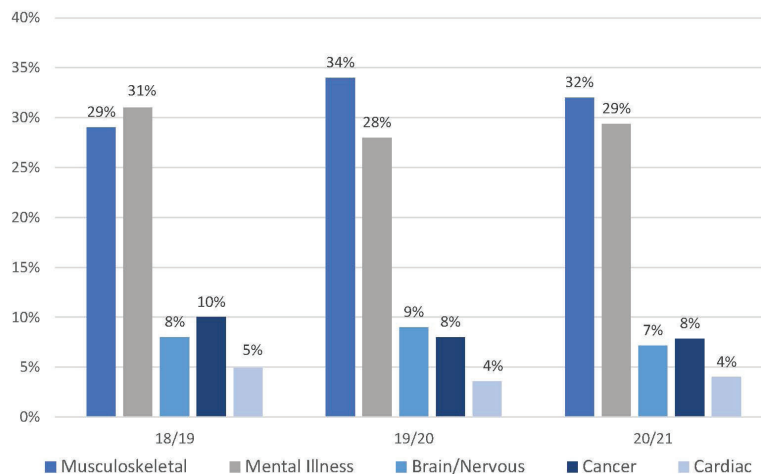
## A NEWSLETTER FOR PLAN MEMBERS

- The Trustees approved an ad-hoc Cost of Living Adjustment (COLA) for disabled plan members disabled prior to 2014. The COLA was paid in April, 2021.
- Since April 1, 2021, members and employers contribute at a combined rate of 3.90% of payroll. Any contemplated changes to the level of benefits or contribution rates will not be considered before a formal actuarial valuation is conducted. The next valuation is scheduled to be conducted as at August 31, 2022.
- The Disability Claims Management Sub-Committee (comprised of LTD Trustees and Staff) recommended and presented further information around a voluntary Medication Review Pilot for LTD Plan Claimants. The Trustees approved the pilot with direction to ensure written information is available for the claimant to provide to the family physician to ensure a continued positive patient: physician relationship is supported.
- The Trustees approved the contract extension of the **path** service provider (Lifemark) until February 2024.



## LTD CLAIMS RECEIVED BY TOP 5 DIAGNOSIS IN 2020/2021

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.



## ABOUT OUR LTD PLAN

- New LTD claims in 2020-2021 decreased by 15.5% in comparison to the previous year. At the same time, our claims approval rate is 78%.
- 71 Health Association member employers participate in the LTD Plan, with a total number of 21,953 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 adjudicator (Manulife) to assess and process LTD claims.



## YOUR LTD 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.

- Kim Cail, CUPE
- Janet Hazelton, NSNU
- Jason MacLean, NSGEU
- Jim Mott, Unifor
- Mary Lee, Board Appointee (HANS)
- Mike MacArthur, Board Appointee (NSH, Eastern Region)
- Stephen Murray, Board Appointee (Breton Ability Centre)
- Geoff Piers, Board Appointee (NSH, 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. To learn more about the path program, please visit [www.healthassociation.ns.ca/path](http://www.healthassociation.ns.ca/path).**

- *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 about your LTD benefits, please contact your Benefits Administrator or [benefits@healthassociation.ns.ca](mailto:benefits@healthassociation.ns.ca)

For more information, visit:  
[www.healthassociation.ns.ca/benefits](http://www.healthassociation.ns.ca/benefits)

