

Your Long Term Disability Benefit A Newsletter for Plan Members

Welcome. This publication provides you with basic information on your coverage and directs you to where you will find complete and comprehensive information. We invite you to review your plan details and become informed about this valuable benefit. Also, we wish to demonstrate the value of your Long Term Disability Plan and answer frequently asked questions we have received during the year.

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. Because your employer pays a portion of your LTD coverage, any LTD benefits you may receive while disabled will be taxable. Participation in the plan is mandatory for all eligible 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.

For more information and LTD Plan details, please visit www.healthassociation.ns.ca/benefits, and select Long Term Disability

Early Assistance and Support for Employees (EASE)

EASE is sponsored by the Long Term Disability (LTD) Plan Trustees. It is both voluntary and confidential. The program is proactive and innovative, providing a variety of tools and support to assist you during an absence and help with the return to work process. If you are unable to return to work, EASE can assist you with the transition to Long Term Disability.

The Early Assistance and Support for Employees (EASE) Program is available after 21 days of absence for an illness or injury that is not work related (not WCB). EASE works with plan members during the elimination period for LTD, which is the first 150 days of absence. The earlier EASE can be involved, the better as this allows for the time needed to provide appropriate support and coordinate necessary services and/or treatment. If you are unable to return to work, EASE can assist you with the transition to LTD.

If you would like to know more about EASE, please visit www.healthassociation.ns.ca/ease

Page 1

- Your LTD Coverage
- EASE Program

Page 2

- Jane's Story – The Value of an LTD Benefit
- Frequently Asked Questions

Page 3

- Frequently Asked Questions
- Plan Facts

Page 4

- Access to LTD Plan Information
- LTD Board of Trustees

Jane's Story - The Value of an LTD Benefit



Jane, a 26 year old Lab Technician, pregnant and looking forward to the joy of motherhood began preparations for her upcoming Maternity Leave of Absence. Jane met with her HR department to discuss her benefits and Jane made the decision to discontinue her Long Term Disability (LTD) benefit coverage during her leave of absence. Her benefits administrator cautioned her on this and made every attempt to convince her to continue with this benefit coverage. A young woman, with the exciting prospect of motherhood ahead, Jane could not expect that anything bad could happen.

Six months into her leave of absence, Jane had an accident that left her disabled and unable to return to work. She had discontinued her LTD coverage which left her ineligible to apply for LTD Benefits.

If Jane were to have continued her LTD coverage during her leave of absence, she would have been eligible to submit an LTD claim. If her claim was approved, she would have received 70% of her monthly earnings on the later of the date that her maternity leave was scheduled to end or at the end of the 150 day elimination period (waiting period for LTD benefits).

When you are in good health, you may not truly appreciate the value of an LTD Plan. Please consider carefully your decisions around benefits during a leave of absence. With this benefit, you do have coverage 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.

Long Term Disability (LTD) Plan – Frequently Asked Questions

What happens to my LTD coverage during a leave of absence?

You can continue to be covered under the LTD Plan if you are on a Leave of Absence for a *maximum of 24 months* (or longer if required by law). If your leave is a paid one, your coverage continues automatically while you are receiving pay. Once your pay runs out, you will have 31 days to apply for continuation of coverage with your employer and you will need to make arrangements to pay for the coverage. If you decide not to continue coverage, you will not be covered by the plan until you return to work.

What happens to my LTD coverage during a leave of absence if I'm ill or injured?

If you continue to be paid by your employer during your illness/injury leave, your coverage will continue automatically. If your pay runs out during this leave and you are making a claim for benefits under the LTD Plan, you can choose to "defer" your LTD premiums. This means that you don't have to pay for the coverage right away. If you apply for LTD benefits, and are approved, the amount of money you owe will be deducted directly from your LTD benefits. Check with your employer/collective agreement for cost-sharing of premiums that may apply to you. If you are denied, you will be responsible for paying for this coverage.

Is there a waiting period before LTD benefits are payable?

In order to receive LTD benefits, you must be ill or injured for at least 150 consecutive calendar days (elimination period). You do not have to leave work completely to satisfy the elimination period. If, for health reasons, you have made arrangements with your employer to work less hours or modified duties, your elimination period starts on the day that you were no longer able to perform all of your hours and/or duties. If it looks like your illness or injury will go on for an extended period of time, it is best to apply for LTD benefits within 4–6 weeks of the end of the 150 day period. Your Benefits Administrator will be able to provide you with the LTD application, and it is also available on our website at www.healthassociation.ns.ca/benefits

LTD Plan – Frequently Asked Questions ...Continued

When should I contact the Early Assistance and Support for Employees (EASE) program?

The EASE Program is available after 21 days of absence for an illness or injury that is not work related (not WCB). The earlier EASE can be involved, the better. If you are away from work and feel EASE could help, call the EASE Program Manager at 1-888-824-3273 with any questions or if you wish to participate.

When should I apply for LTD and should I apply if my illness/injury is work-related?

The best time to apply is 4-6 weeks before the end of the elimination period. However, if you wait for more than one year after the date you became ill/injured, your benefits will only be paid as of the date we receive your LTD application – no retroactive benefits will be paid. If you apply more than 24 months after the date you became ill/injured, your claim will not be accepted and no benefits will be payable. If your illness or injury has resulted in a claim for Workers' Compensation Benefits (WCB), you are still eligible to apply for LTD benefits. Your LTD benefit would be reduced by the amount WCB is paying you. Because the two plans have different definitions of disability, if WCB terminated your claim and you were still considered disabled under the LTD Plan, you would continue to receive benefits from the LTD Plan. If you do not apply or are not approved for LTD benefits while in receipt of WCB benefits, you will not be eligible for the waiver of contribution under the Nova Scotia Health Employees' Pension Plan. Also, you will not be eligible for benefit premium waivers.

What happens to my other benefits if I am approved for LTD?

If you are approved for LTD benefits, premiums for your Group Life, Optional Life, Critical Illness and Accidental Death and Dismemberment coverage are waived. This means that you will continue to have this coverage, but you won't have to pay the cost for coverage while you are receiving LTD. Coverage for Extended Health and Dental will continue, on a premium payment basis. Check with your employer/collective agreement for cost-sharing of premiums that may apply to you. If you are a member of the Nova Scotia Health Employees' Pension Plan and in receipt of LTD benefits, you will continue to accrue pensionable service but you won't have to pay the contributions.

New*** If you opted out of the health and/or dental plan during your elimination period, you will have 60 days from the date of the approval letter to re-enroll as of the first of the month following the date of the letter.

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, 2012 to March 31, 2013

- 406 LTD claims were received.
- 80.09% LTD claims were approved for benefits.
- The two largest claiming categories continue to be musculoskeletal and psychiatric.
- 111 LTD claimants returned to work. 103 of these claimants returned to work in their original job, and 8 returned to another job with their employer.
- As of March 31, 2013, there were 1309 active claims in payment. 700 of these claims are in permanent status, meaning that the prognosis for return to work in any form is very low. These individuals will continue to receive LTD benefits until they reach the maximum age under the plan.
- Since the EASE Program began in 1999, EASE has assisted 912 employees return to work as of March 31, 2013.

Access to LTD Plan Information

In an effort to keep all LTD Plan Members informed, the Health Association website www.healthassociation.ns.ca/benefits has the following information readily available:

- 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 and Plan Administration)
- List of LTD Board of Trustees
- List of LTD Board of Trustee Meeting Dates.

Also available on the main area of the association website is the Health Association Nova Scotia Annual Report which includes the financial reports for the LTD Fund.

We encourage LTD Plan members to become familiar with the plan details of their 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 Board of Trustees

A Board of LTD Trustees, made up of employee and employer representatives, 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
Mike MacArthur, CBDHA
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Jim Mott, Unifor
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Bruce Thomson, Pension Trustee
Claire Westhaver, Northwood

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 are an employee at either, CEHHA, CHA, GASHA, PCHA, or SSDHA, please call 1-866-447-4942).

If you have questions regarding the LTD Plan and its governance, please contact 902-832-8500.
Visit www.healthassociation.ns.ca/benefits

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.

