

**NSAHO Long Term Disability Trustees**  
**Meeting Highlights**  
**October 20, 2023**

The LTD Trustees met October 20, 2023 at Health Association Nova Scotia offices, 2 Dartmouth Road, Bedford, Nova Scotia and via MS Teams, hosted by Health Association Nova Scotia. In addition to the regular scheduled meeting, the Trustees took part in a Strategy Session on October 19, 2023.

- In accordance with policy, an annual review of the Statement of Investment Policy and Goals (SIP&G) is conducted. The Trustees approved as presented the revisions presented by the Investment Consultant. This review was also used to facilitate an Orientation to the investment policy for new Trustees and an overview for all present at the meeting.
- The Funds' external legal counsel presented the current state of files to the LTD Trustees. The report included files around entitlement claims, subrogation claims and recoveries of overpaid benefits.
- The Trustees accepted the Quarter 1, 2023/24 (April 1 to June 30, 2023) Report for submission to the Health Association Nova Scotia Board of Directors.
- Staff presented the results of an internal audit of the LTD administration process for the period April 1, 2022 to March 31, 2023. The purpose was to ensure the internal administration and claims process is consistent and accurate. The results showed high adherence to the process, with an overall combined audit score of 92%. This audit will be completed on an annual basis and periodic checks performed to ensure file documentation is appropriate.
- The Trustees continued work around Disability Claims Management Strategies. An alternative dispute resolution process for the Long Term Disability Plan recommended by the Trustees and approved by the HANS Board of Directors is to become effective November 1, 2023. The Trustees approved the Notice to Beneficiaries of Amendments to the NSAHO Long Term Disability Plan Text. This notice explains certain changes to the plan related to appeals from Claim Decisions or Claim Review Decisions. We expect that implementation of the procedure will reduce delays and costs. This is being distributed to employers to share with their employees, and HANS is mailing directly to claimants.
- The Trustees approved their meeting schedule for 2024/2025.
- The Trustees attended a Strategy Session on October 19, 2023. The Trustees have identified strategies for the LTD Plan and path program.
- The Trustees completed their Annual Board Governance Assessment, and a Trustee Self-Assessment and Training Needs Assessment.
- The LTD Trustees will next meet December 8, 2023.

Respectfully submitted,

*LTD Trustee*  
NSAHO LTD Trustee  
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 <b>HEALTH ASSOCIATION NOVA SCOTIA</b>	If you have questions regarding the LTD Plan and its governance, please contact Susan Belmore-Vermes, Director, Group Benefits Solutions at 902-832-8529. For more information, visit <a href="http://www.healthassociation.ns.ca">www.healthassociation.ns.ca</a> , select the Benefits Plan Member Information button and select Long Term Disability from the side menu.
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