

NSAHO Long Term Disability Trustees
Meeting Highlights
October 17, 18 and November 8, 2024

The LTD Trustees met on October 17 and 18, 2024, at Oceanstone, Indian Harbour, Nova Scotia. In addition to the regularly scheduled meeting, the Trustees took part in their Governance Retreat.

- The Investment Consultant circulated a preliminary review of the Statement of Investment Policy and Goals (SIP&G) and will add any required revisions resulting from the upcoming valuation. The SIP&G will be brought back for approval at the December, 2024 meeting.
- The Trustees accepted the Quarter 1, 2024/25 (April 1 to June 30, 2024) Report for submission to the Health Association Nova Scotia Board of Directors.
- The Trustees approved their meeting schedule for 2025/2026.
- Staff presented the Annual LTD Administration Internal Process Audit to the Trustees. The results demonstrated that the internal administration and claims process is consistent and accurate. Overall, strong results are noted, with an average score of 95.5%.
- The Trustees participated in the following Retreat activities:
 - Approaches to Improving Decision-Making in Groups.
 - LTD Fund Investment Session.
 - Disability Claims Management Workshop.
 - The Trustees completed a Board Governance Assessment, and a Trustee Self-Assessment and Training Needs Assessment.

The Trustees met on November 8, 2024, via MS Teams, hosted by Health Association Nova Scotia to review the results of the Actuarial Valuation.

- In accordance with policy, a valuation is to be conducted every other year. A valuation of the LTD Plan Financial Position as at August 31, 2024, was completed. The Trustees reviewed the results and recommendations of the Actuary. Trustee recommendations will be presented to the HANS Board of Directors for their approval. Communication will be shared with Employers in December 2024 and to Plan Members ahead of the April 1, 2025, renewal of benefits.

The LTD Trustees will next meet on December 6, 2024.

Respectfully submitted,

LTD Trustee
NSAHO LTD Trustee
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 HEALTH ASSOCIATION NOVA SCOTIA	<p>If you have questions regarding the LTD Plan and its governance, please contact Mike White, Director, Group Benefits Solutions at 902-832-8500 ext. 790. For more information, visit www.healthassociation.ns.ca, select the Benefits Plan Member Information button and select Long Term Disability from the side menu.</p>
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