



**NSAHO Long Term Disability Trustees
Meeting Highlights
October 17, 2025**

The LTD Trustees met October 17, 2025, at Health Association Nova Scotia office, 2 Dartmouth Road, Bedford, Nova Scotia, and via MS Teams, hosted by Health Association Nova Scotia.

- 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.
- The Trustees conducted a comprehensive triennial review of all Plan risks. During this process, Trustees and staff assessed each risk area, determined the level of risk, and identified high-priority risks to be addressed through a risk mitigation plan. The resulting monitoring report outlines risks across four key areas: Operational and Control Systems; Funding and Investments; Governance and Reputational Risks; and Legal and Political Risks. To support ongoing oversight, staff will continue to prepare a semi-annual Monitoring Report on the Management of Identified Risks and will report findings to the Trustees.
- The Trustees accepted the Quarter 1, 2025/26 (April 1 to June 30, 2025) Report for submission to the Health Association Nova Scotia Board of Directors.
- The Trustees approved their meeting schedule for 2026/2027.
- 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 overall combined audit score of 97%.
- In keeping with their Benefits Policy, the Trustees approved an internal review of the LTD Plan. To better understand employee comprehension and satisfaction regarding the LTD benefits program and identify strengths and opportunities for improvement, the LTD Trust aims to gather baseline feedback from plan members who are currently receiving or have received LTD benefits. An independent consulting firm will conduct the survey and analyze the results on an anonymous, aggregate basis to provide insights to the LTD Trust. The survey is expected to launch in early 2026 and may be expanded in the future to include additional employee groups or interest holders.

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- In 2023, the Trustees amended the Long-Term Disability (LTD) Plan to introduce an alternative dispute resolution (ADR) process. A review of this process was conducted in late 2024 and early 2025. Following the review, the Trustees approved material amendments to the Plan related to the ADR process. In October 2025, the Plan Text Subcommittee—comprised of Trustees and staff—presented additional housekeeping amendments, which were subsequently approved by the LTD Board of Trustees. To streamline administration, it is recommended that a consolidated and restated LTD Plan Text be prepared. Subject to presentation to and approval by the HANS Board of Directors, the Amended and Restated LTD Plan Text is expected to take effect on January 1, 2026.
- On Thursday, October 16, the Trustees participated in an education session featuring presentations on Diversity, Equity, and Inclusion; Assets and Liabilities Risk Budgeting; and Understanding LTD Plan Actuarial Valuation. They also completed their annual Board Governance Assessment, as well as a Trustee Self-Assessment and Training Needs Assessment.
- The LTD Trustees will meet next on December 5, 2025.

Respectfully submitted,

LTD Trustee
NSAHO LTD Trustee

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If you have questions regarding the LTD Plan and its governance, please contact Mike White, Director, Group Benefits Solutions at mike.white@healthassociation.ns.ca

For more information, visit www.healthassociation.ns.ca/path2health