



Important information for Long Term Disability Plan Members

The Long Term Disability (“LTD”) Trustees and the Health Association Nova Scotia (HANS) Board of Directors have approved an **Amended and Restated Long Term Disability Plan Text**, effective for appeals filed under Article 12 of the Plan, the Alternate Dispute Resolution Process (“**ADR Process**”) on or after **January 1, 2026**.

This update consolidates recent changes following a review of the ADR Process and housekeeping amendments to streamline administration.

As a beneficiary of the LTD Plan, you can access the LTD Plan Text (the insurance contract) on our website at: <https://healthassociation.ns.ca/benefits/ltd-plan-text/>

For questions, please contact the Plan Office toll free at **1-866-886-7246**.



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

See page 2, for your regular update from the Long Term Disability Trustees

**NSAHO Long Term Disability Trustees
Meeting Highlights
December 5, 2025**

The LTD Trustees met December 5, 2025, at Inn on the Lake, Fall River and via MS Teams, hosted by Health Association Nova Scotia.

- The unaudited statements for the period ending September 30, 2025, as presented by the Fund's Comptroller, were accepted by the LTD Trustees.
- The LTD Budget for the 2026-2027 fiscal year, as presented by the Fund's Comptroller was accepted by the LTD Trustees. The budget will go the HANS Board of Directors for final approval.
- The Plan's Outsourced Chief Investment Officer ("OCIO") reviewed investment performance with the Trustees. The LTD Fund Investment Market Value as of September 30, 2025, is \$335.9 million.
- The Trustees approved Manulife's renewal, effective April 1, 2026, for service and administration fees as the Plan's claims adjudicator.
- Staff report the LTD Trustees are in compliance with their Trust Agreement and are on track with a review of policies that support the governance of the LTD Plan and the Trust Agreement. This is demonstrated by successful annual and biennial policy compliance reviews.
- The Trustees approved their 2026 agenda plan.
- The Disability Scorecard as of September 30, 2025, was circulated and accepted by the Trustees.
- The Trustees accepted the Quarter 2, 2025/26 (July 1 to September 30, 2025) Report for submission to the Health Association Nova Scotia Board of Directors.
- In January 2026, the LTD Trustees will launch a survey to better understand members' perception and satisfaction with the LTD benefits program. The goal is to gather baseline feedback from plan members who are currently receiving, or have previously received, LTD benefits. An independent consulting firm, Mercer, will administer the survey and analyze the results on an anonymous, aggregate basis to provide meaningful insights to the LTD Trust. Based on these findings, the survey may be expanded in the future to include additional employee groups or other stakeholders.
- The LTD Trustees will meet next on February 20, 2026.

Respectfully submitted,
LTD Trustee
NSAHO LTD Trustee
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