



**NSAHO Long Term Disability Trustees
Meeting Highlights
February 20, 2026**

The LTD Trustees met February 20, 2026, at Health Association Nova Scotia, 2 Dartmouth Road, Bedford, Nova Scotia and via MS Teams, hosted by Health Association Nova Scotia.

- The unaudited statements for the period ending December 31, 2025, as presented by the Fund's Comptroller, were accepted by the LTD Trustees.
- The LTD Budget for the 2026-2027 fiscal year was approved by the Trustees in December 2025. Following HANS Board approval, the Trustees were presented with the final approved Budget.
- The LTD Fund Market Value as at December 31, 2025, is \$348.1 Million.
- The LTD Plan Quarterly Investment Review for the period ending December 31, 2025, as presented by the Fund's Investment Consultant, was accepted by the LTD Trustees.
- The LTD Trustees completed a successful annual compliance review of their Communications Policy. The review included an annual communications audit and a communication plan for 2026.
- The Monitoring Report for Management of Identified Risks for the period July to December 2025, as presented by staff, was accepted by the LTD Trustees. The report outlines the management of high risks within the areas of Operational and Control Systems, Funding and Investments, Governance and Reputational Risks, and Legal and Political Risks.
- Staff presented the Disability Score Card (Key Performance Indicators and Targets) for the Quarter ending December 31, 2025.
- The Trustees accepted the Quarter 3, 2025/26 (October 1 to December 31, 2025) Report for submission to the Health Association Nova Scotia Board of Directors.
- Mercer, the LTD Plans' Benefits Consultant, presented the Trustees with an overview of claims incidence rates for the HANS plan versus a comparator group for fiscal years 2022/23, 2023/24, and 2024/25. The data available reveals an overall declining trend in incidence rates across the group.

- The LTD Trustees are currently in the process of preparing a claimant survey and remain on track to launch it this spring. The survey is intended to better understand members' experiences with the LTD benefits program by gathering 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.
- The LTD Trustees' next scheduled meeting is May 15, 2026.

Respectfully submitted,

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