



**NSAHO Long Term Disability Trustees  
Meeting Highlights  
June 19, 2026**

The LTD Trustees met June 19, 2026, at Health Association Nova Scotia, 2 Dartmouth Road, Bedford, Nova Scotia and via MS Teams, hosted by Health Association Nova Scotia.

- The Auditors’ report for the year ending March 31, 2026, was accepted as presented to the Trustees. An unqualified audit opinion was confirmed. Final audit results will be presented to the Health Association Nova Scotia Board of Directors.
- The audited financial statements for the period ending March 31, 2026, as presented by the Fund’s Comptroller, were accepted by the LTD Trustees.
- The annual extrapolation, as at March 31, 2026, reports market value assets of \$370,405,000 and total liabilities of \$299,638,000 resulting in a projected funding surplus of \$70,767,000. Any contemplated changes to the level of benefits or contribution rates will be considered at the next biennial valuation scheduled for fall, 2026.
- The Trustees approved their 2025-2026 Annual Report for submission to the Health Association Nova Scotia Board of Directors.
- The LTD Plan Trust maintains contract agreements with three distinct Legal Dispute Resolution service providers to operate its Alternate Dispute Resolution (ADR) process. These contracts appoint the firms as independent mediator / arbitrators under the Plan. The Trustees approved retaining the services of the existing DRA’s for a further one-year extension period to November 1, 2027.
- The Disability Program Manager and Lifemark (the program service provider) presented the annual statistical report for the period April 1, 2025, to March 31, 2026. Highlights include:
  - Number of participants increased from 771 to 888.
  - The return-to-work rate increased modestly from 69.1% to 69.2%.
  - Mental Health files continue as the top diagnosis, remaining high at 43%.
  - Survey results remain strong with an 86% overall satisfaction with the program.
- The Disability Program Manager and Manulife (the Plan’s claims adjudicator) presented the statistical report for the period April 1, 2025, to March 31, 2026. Highlights include:
 

• Total Plan Members at 03/31/26	32,377	9.1% increase
• Claims Received	521	18.94% increase
• Claims in Payment	1693	4.64% increase
• % Claims approved	82%	4% increase
• Contributions Received	\$90,269,775	22.14% increase
• Benefits Paid	\$53,564,130	16.61% increase

- Manulife made their annual report to the Board of Trustees, sharing with them their National Disability Statistics, their Disability AI and Analytics Strategy, and upcoming programs and enhancements.
- The LTD Trustees' next scheduled business meeting is September 18, 2026.

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](mailto:mike.white@healthassociation.ns.ca)

For more information, visit [www.healthassociation.ns.ca/path2health](http://www.healthassociation.ns.ca/path2health)