



Introduction

The Nova Scotia Public Service Long Term Disability Plan Trust Fund, referred to as the LTD Plan, is a joint trusteed insurance program. Benefits are designed to assist employees and their families with replacement income and counsel in the short- and long-term while they are away from work due to illness or injury. Therefore, all members have the assurance of support should they ever need it.

The LTD Plan is a third-party organization that is equally funded by employer and employee contributions. The program covers Nova Scotia civil servants, highway workers, corrections officers, some employees in the health sector, and the employees of various crown corporations. There are 13,000 Plan members. A listing of participating employers can be found on page 2.

The LTD Plan was established in 1985 by an agreement between the Province of Nova Scotia and the Nova Scotia Government and General Employees Union (NSGEU). The Agreement was updated in 2004 and now provides for the appointment of 11 Trustees.

The Province (the employer) appoints five Trustees, one of whom is designated by the Capital District Health Authority. The NSGEU (the union) appoints five Trustees, one of whom is designated by the Canadian Union of Public Employees (CUPE). Each Trustee is appointed to a term of three years and may serve three consecutive terms. The union and the employer jointly appoint an independent Chair. Details about the Trustees can be found on page 25.

The Province and the NSGEU are referred to as the Plan Sponsors of the LTD Plan. The Plan Sponsors are responsible for making the rules of the LTD Plan. The Trustees are responsible for administering the LTD Plan in accordance with those rules and in a financially prudent manner.

The intent of the Board of Trustees is to administer the LTD Plan in an open and transparent manner, so that beneficiaries, Plan Sponsors, and other stakeholders are provided with information appropriate to their interests. For additional information about the LTD Plan, visit www.nsp-s-ltd.com.