



Discussion and Analysis

2009 HIGHLIGHTS

Serving the members continues to be the focal point for the Plan: through Plan design, relations with participating employers and communications. The following are the highlights of service throughout 2009:

Plan Amendments

The following is a description of Plan amendments effective January 1, 2009:

- The premium rate has been reduced by 25% for all Plan members
- Coverage has been extended to age 65 and over
- Coverage beyond age 63 is limited to two years of benefits
- Covered salary increased from \$120,000 to \$175,000
- Increased benefit from 65% to 70% after three years in receipt of LTD
- Rehabilitation income deducted is reduced from 50% to 35% after five years in receipt of LTD
- The 80% All Source Maximum increased to 90% after five years in receipt of LTD

Plan Design

- Work continued on processing LTD premium remittances and coordinating the exchange of information between Manulife Financial, the Nova Scotia Pension Agency, and participating employers required to issue 2008 tax information slips. Claimants eligible for indexing were identified and received an increased LTD benefit on a go forward basis, and a retroactive payment to January 1, 2009. All claimants received a letter confirming the amount of payment and explaining the increase in LTD benefit. This change affected approximately 450 claimants. Feedback gathered from these claimants will be used to identify opportunities for process enhancements
- Proposals for investment consulting services were requested and received for consideration. A decision to appoint this firm is expected early in 2010

Participating Employers and Industry Peers

- Discussions on implementing the STI RTW Program are continuing with participating employers
- The fourth quarter focused on working with participating employers to implement Plan changes, specifically the change in premiums. Approximately \$3.5 million has been rebated as at December 31st. All transactions were verified and a detailed report was prepared for the auditors
- We are working with the Institute of Work and Health on a project entitled “Workplace Disability Benchmarking (WDB)”. This work is designed to measure the effectiveness of disability programs in a group of sector peers

Communications

- During the year, the following organizations and individuals were presented with an overview of the Plan, the programs and processes:
 - New managers at the “Success through Managers” session developed by the Public Service Commission
 - CUPE local 1867 and Unit 09, Cumberland County
 - Committee on Ability Case Management
 - Nova Scotia Geomatics Centre

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Communications

- The annual report was enhanced in the form of an interactive online version, and print copies were distributed to all participating employers
- The changes to the Plan design were broadly communicated using a combination of print and video tools
- Meetings were held with the Nova Scotia Pension Agency to ensure continued coordination of service for our mutual clients
- A survey was conducted among claimants who received indexing to gather feedback on their understanding of the services provided to them, and on how the Plan could better meet their needs. This survey was designed as a tool for the Plan to reach out to members and to incorporate their feedback into our processes. We anticipate conducting similar surveys periodically