Nova Scotia Public Service
Long Term Disability Plan Trust Fund

Plan Text Changes Effective June 1, 2025

The new Plan applies to claims with a disability date as of June 1, 2025. What follows are **highlights only**, you are encouraged to reference the Plan Text or contact the Plan office if you have any questions.

Eligibility for coverage

Coverage effective date is now date of hire

Employees who reside outside of Canada and work remotely do not have coverage

Prior coverage was 3 months after hire date

Prior the Plan was silent regarding remote work while residing outside of Canada

Rate of Pay

For the definition of disability and rehab income, rate of pay is based on pre-disability earnings

Prior rate of pay was based on current rate of pay

Recurrent Period

6 months

Prior recurrent period was 60 consecutive workdays

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Maximum income from all sources

Income from all sources cannot exceed 85% of pre-disability earnings

Prior maximum income from all sources was for the first 5 years of benefits, 80% of pre-disability earnings and thereafter, 90% of pre-disability earnings

Offset - Rehab earnings

LTD benefits are not reduced unless the benefit and total income from all sources exceed 100% of pre-disability earnings

Prior rehab offset for the first 5 years was 50% of the income received and thereafter 35% of income received

Offset - Pension income

LTD benefits are not reduced by pension plan income, unless the bi-weekly benefit, plus income from all sources exceeds 85% of pre-disability earnings

Prior, the LTD benefit was reduced by the amount of benefit payable from any other group pension plan, sponsored by the Employer

New Provisions

Maximum Period of Coverage During Leave

Maximum period of continuation of coverage during an authorized leave is 24 months, unless the Employer and Employee have agreed to a specified longer period of coverage. The only stipulation regarding the continuation of coverage while on an authorized leave is the payment of premiums must continue.

Strike or Lock-Out

Coverage will continue during a strike or lockout if premiums are paid

Lay-off and Termination

Coverage is not available to an employee who has been laid off or terminated

Rehabilitation

An approved rehabilitation program is limited to 2 years.

New Definitions

Actively at Work

Refers to an Employee who reports to work with the Employer and can perform their essential duties for the minimum scheduled hours. On weekends or holidays, or when on vacation, an Employee is deemed to be actively at work if they were actively at work on their last normal working day or on their last scheduled shift.

Essential Duties

The physical or cognitive functions or tasks, recognized to be fundamental to the occupation and are performed at a regular frequency and duration or are infrequent, seldom, or rare, but if not performed, would not fulfill the requirements of the occupation. These functions or tasks, if omitted, modified, or changed, would leave the requirements of the occupation unfulfilled.

If you have questions, please contact the Plan Office
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