Nova Scotia Public Service
Long Term Disability Plan Trust Fund

PRIVACY & DISCLOSURE POLICY

Policy Statement

The policy reflects the intention of the Board of Trustees that the Trust Fund will be administered in an open and transparent manner and that Plan members insured under the LTD Plan, Plan Sponsors, and other participating entities will be provided with all necessary information appropriate to their interest. This policy is approved by the Board and reviewed formally every three (3) years, or as warranted.

The Trust Fund will adhere to the privacy protection provisions of applicable legislation relating to the collection, use, disposal, storage, and disclosure of information. The Trust Fund utilizes as a guideline, the principles established within the Canadian Standards Association Model Code for the Protection of Personal Information supported by the Personal Information Protection and Electronic Documents Act (PIPEDA).

This policy recognizes the importance of privacy and supports the protection of Plan members' confidential information. Only the personal information needed for the purposes of the Trust Fund, benefit administration and claims management, is to be collected and it is to be used only for the purposes of the Trust Fund. Confidential information is not to be disclosed or released except with express written authorization of the member or as legally required.

Routine Disclosure

The following documents will be posted on the Trust Fund website:

Plan Documents

- Trust Agreement
- Plan Document
- Appeal Guidelines
- Medical Expense Policy
- Privacy and Disclosure Policy

Financial/Actuarial Documents

- Biennial Actuarial Report
- Annual Report of the Board of Trustees, including audited financial statements
- Statement of Investment Policies and Procedures
- General Investment Policy
- Funding Policy

Administrative Information

- Covered Employers
- Board of Trustees
- Schedule of meetings of the Board of Trustees
- Contact information for LTD Plan office

Plan Member Information

The Board of Trustees retains the services of an independent Claims Administrator to provide case management services and claims administration for the LTD Plan. The Claims Administrator collects the Plan members' personal information and maintains the Plan members' file. Access to personal information provided to or collected by the Claims Administrator will be limited to the Claims Administrator's employees and service providers in the performance of their jobs except as provided below.

A Plan member is entitled to receive, without charge, a copy of their file maintained by the Claims Administrator.

An AUTHORIZATION OF REPRESENTATIVE AND RELEASE OF FILE INFORMATION must be submitted to the Claims Administrator prior to their releasing the Plan member's file to the Plan member's representative, Appendix A.

Any records that the Claims Administrator possesses in relation to a Plan Member's claim will be obtained with informed consent and are the property of the Trust Fund. The Claims Administrator will only release this information, for any purpose connected with the functions of the Office of the LTD Fund, to the said Office.

The Claims Administrator and the Office of the LTD Fund may share Plan member information only for Plan administration purposes to the following entities:

- Employer
- Union, if applicable
- Plan Sponsors
- Trustees of the Trust Fund
- Auditors
- Accountants
- Canada Revenue Agency
- Nova Scotia Pension Service Corp
- Legal Counsel
- Consultants, as needed
- Court enforced maintenance orders

Personal information may be disclosed during routine administrative tasks, such as audit, record-keeping, and reporting.

Personal information may be disclosed in person, by mail, e-mail, telephone, facsimile, or other electronic means.

While it is not a common occurrence, it may become necessary for the Office of the LTD Fund to collect, use, or release personal information in the detection or prevention of fraud or in the discharge of a public duty (e.g., advising police of a potential crime).

Information Released Upon Request

Reports, Studies

Any analyses, reports, studies, or similar documents, prepared by, for or on behalf of the Board providing advice or recommendations regarding the Trust Fund and/or its operations may be made available after a period of confidentiality. The standard period of confidentiality will be five years after presentation or delivery to the Board; however, the Board may reduce, eliminate, or increase this period of confidentiality for any specific document.

Confidential Information

Any document not identified above shall be considered confidential unless the Board of Trustees determines otherwise.

In order that Trustees may feel free to express opinions and openly debate issues that come before them, the minutes of all meetings of the Board of Trustees and Committees of the Board shall be confidential. Any notes made by a Trustee during a meeting shall be the property of the Trustee and shall be confidential.

All third parties who are retained to aid in the administration and operation of the Trust are required to agree that they will comply with this Privacy & Disclosure Policy.

APPROVED BY MOTION June 1, 2020, Board meeting

Subsequent review approved by motion on:

- October 21, 2022
- October 23, 2025

NEXT FORMAL REVIEW October 2028

Appendix A

AUTHORIZATION OF REPRESENTATIVE AND RELEASE OF FILE INFORMATION

I, _____, the undersigned, do hereby authorize _____, of _____, to be my representative in connection with my appeal of the denial/termination of long term disability benefits and authorize Manulife and the Office of the NSPS Long Term Disability Plan Trust Fund to release to my said representative my complete file held by Manulife. Let this be your good and sufficient authority.

I hereby waive all claims against Manulife, and the Trust Fund and the Office of the NSPS Long Term Disability Plan Trust Fund, its trustees, employees, and agents for all purposes whatsoever in connection with the disclosure of my file.

DATED at the Regional Municipality of _____, Province of Nova Scotia, this day of _____, 20__.

WITNESSED BY:)
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_____) _____
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Reference: Canadian Standards Association Model Code for the Protection of Personal Information supported by PIPEDA. The code's 10 principles, the 10 fair information principles are also set out in Schedule 1 of PIPEDA, they are:

1. **Accountability:** An organization is responsible for personal information under its control and shall designate an individual or individuals who are accountable for the organization's compliance with the following principles.

2. **Identifying Purposes:** The purposes for which personal information is collected shall be identified by the organization at or before the time the information is collected.

3. **Consent:** The knowledge and consent of the individual are required for the collection, use or disclosure of personal information, except when inappropriate.

4. **Limiting Collection:** The collection of personal information shall be limited to that which is necessary for the purposes identified by the organization. Information shall be collected by fair and lawful means.

5. **Limiting Use, Disclosure, and Retention:** Personal information shall not be used or disclosed for purposes other than those for which it was collected, except with the consent of the individual or as required by the law. Personal information shall be retained only as long as necessary for fulfilment of those purposes.

6. **Accuracy:** Personal information shall be as accurate, complete, and up-to-date as is necessary for the purposes for which it is to be used.

7. **Safeguards:** Personal information shall be protected by security safeguards appropriate to the sensitivity of the information

8. **Openness:** An organization shall make readily available to individuals specific information about its policies and practices relating to the management of personal information.

9. **Individual Access:** Upon request, an individual shall be informed of the existence, use and disclosure of his or her personal information and shall be given access to that information. An individual shall be able to challenge the accuracy and completeness of the information and have it amended as appropriate.

10. **Challenging Compliance:** An individual shall be able to address a challenge concerning compliance with the above principles to the designated individual or individuals for the organization's compliance.