



EMPLOYEE BENEFITS REPORT 2023

The NSFM Benefits Program is designed to meet municipalities' objectives for attraction and retention, as well as support the wellbeing of municipal employees, their families, and the community. The Program includes health, dental, life and disability, as well as optional benefits and resources including EFAP, virtual health, wellness modules, early assistance support, wellness program tools and resources.

Over 50 municipalities, towns and villages participate in the Plan, which includes approximately 2,000 Nova Scotia municipal employees. This considerable purchasing power provides savings and negotiation power with the insurers and provides participants with stable and sustainable rates.

The NSFM Health & Benefits Committee (HBC) oversees the Program and demonstrates a high degree of commitment to its success. We are pleased to have welcomed six new members to the committee since the beginning of 2022.

Members of the Committee include:

- Erin MacEachen, *Town of Port Hawkesbury*
- Bonnie Coulter, *Town of Truro*
- Tracy Dixon, *Municipality of East Hants*
- One (1) vacancy

- Ian Morrison, *NSFM*
- Jeff Bishop, *AMANS*
- Rachel Hiltz, *Municipality of the District of Lunenburg*

The committee bid farewell to three longstanding members Mike Dolter, Jeff Sunderland, and Jason Martell. Thank you for your contributions to the benefit program during your time on the committee.



We, at Hub International, are excited to continue to work with the NSFM benefit program. HUB International, a national benefits consulting firm, provides the consulting support and advice for the Program. Hub works with the HBC and provides expertise on plan costs, plan design, benefits administration, as well as disability and workplace wellness consulting.

The following are highlights from 2023:

Group Benefits Plan

In general, benefit plan costs continue to be on the rise for many reasons – aging workforce, higher rates of chronic disease (like diabetes), significant costs associated with highly effective specialty drugs, and dental fee guide increases. Many organizations are facing challenges surrounding mental health, growing incidence and duration of medical absences, and the current labour gap. Diversity and inclusion, as well as digital health and telemedicine, continue to be an area of focus for organizations.

A market study was concluded in late 2022. All incumbent carriers remained as providers to the benefit plan and the study provided a decrease in fees and premiums with new rates coming into effect at the April 1, 2023 renewal.

Participating municipalities experience ongoing savings through reduced administrative fees. This not only bolsters the plan's ability to cover claims but also helps to provide competitive rates. What's noteworthy is that health and dental rate increases have remained stable plan members. From the market study, general administration fees were reduced and set for five years, and pooling and travel rates were decreased and guaranteed for two years.

The market study also yielded decreases to the life and long-term disability premium rates with a rate guarantee for three years. After the three-year guarantee, there is a 15% global rate cap in years four and five. This will provide excellent cost stability for years to come.

In 2023, the number of organizations participating in the benefit plan grew as new members were welcomed throughout the year. We continue to provide proposals to others who have an interest in joining the plan. In addition, we've continued to see growth in the size of municipalities and two units transitioned from Pool A to Pool B.

Education & Information Updates

We conducted presentations for staff from multiple municipalities, offering educational sessions to inform plan members about their benefit plans. Furthermore, we assisted municipalities in evaluating their benefit plans by providing benchmark data to help them maintain competitive offerings.

We hosted webinars throughout the year and provided updates on relevant topics and programs included in the Program:

- Overview of the Early Assistance Program that is included with the long-term disability benefit. We have continued education on this topic throughout the year to encourage participation and have seen a reduction in the # of days absent when a claim is submitted
- Facilitated a session at the AMANS Spring Conference that included a representative from Desjardins who outlined the advantages of the Early Assistance LTD program, and how it can help to prevent long-term disability claims.
- The Employee & Family Assistance Program (EFAP) was rebranded to TELUS Health One after their purchase of Lifeworks. Members can continue to utilize the program by phone, website, or mobile app using the same login credentials.

Mental Health Toolbox

A Mental Health Toolbox has been developed as a guide to connect elected officials, municipalities and plan members with supports and resources. This toolbox highlights and leverages tools that are available across the mental health spectrum: **Benefit Tools, EFAP Tools, Government Resources, Other Supports**

We encourage you to check out the Mental Health Toolkit ([NSFM – Mental Health Toolkit](#)). Take the self-assessment and view the mental health resources to learn about available supports to help you improve your mental health.

In Closing

At Hub International, we appreciate the opportunity to be partner with the NSFM and the municipalities.

We encourage anyone interested in discussing any aspect of the NSFM Benefit Program, to contact us: Janine McInnis (janine.mcinnis@hubinternational.com), Brad Wilson (brad.wilson@hubinternational.com), or Cheryl Kane (cheryl.kane@hubinternational.com).