



# NSFM Group Benefits Plan



## Nova Scotia municipalities have access to the NSFM Group Benefits Program:

The NSFM Group Benefits Program helps you protect your most important asset – your employees. The program leverages the collective base of municipal employees to provide enhanced benefits, while maintaining lower costs for both the municipality and employees.

## Benefits of the NSFM Group Benefits Program



**Access to valuable benefits and options**

### Valuable benefit program with options

The NSFM Program includes health, dental, life and disability, as well as optional benefits and resources including EFAP, virtual health, wellness modules, early assistance support for employees on leave, wellness program tools and resources and much more.



**Best value for your benefits dollar long term**

### Competitive and stable rates and guarantees

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. The Plan offers stable and sustainable rates!



**Strong partnership with our benefits consultant**

### Strong relationship with industry experts

HUB International, a national benefits consulting firm, provides consulting support and advice for the NSFM Benefit Program.

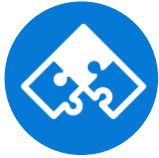
Hub has a strong partnership with the NSFM and AMANS and provides expertise on plan costs, plan design, benefits administration, as well as disability and workplace wellness consulting.

# Enhanced benefits for municipalities:



## Wellness Program

Supports municipalities to create healthy workplace environments and promote positive health and wellbeing for all municipal employees and elected officials. The Municipal Wellness Program offers workshops and activities, challenges, fitness membership discounts, and many other programs and resources.



## Employee and Family Assistance Program (EFAP)

Access to the EFAP program through Lifeworks at a competitive rate for municipalities that participate in NSFM Benefits Program.



## Early Assistance Support

Included as a feature of the long-term disability plan, Early Assistance is designed to support the employee and employer throughout an employee's absence, resulting in earlier and more successful return to work efforts.



## Virtual Health Care

**Members that participate in the health plan, have access to virtual health care.** Members and their families have 24/7 access to quality mental and physical healthcare delivered by compassionate professionals through TELUS Health

Contact any of the HUB individuals below for more information



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## Get more information

We want to make sure you have all the information you need to make the right decision. Reach out to Janine McInnis or Brad Wilson for more details and/or speak to one of the participating members about their experience. We will provide you with a comprehensive review of your current program to see how you stack up against the NSFM benefit program and identify your options and cost savings opportunities.