

EMPLOYEE BENEFITS REPORT 2024

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.

Members of the Committee include:

Erin MacEachen, *Town of Port Hawkesbury*

Rachel Hiltz, *Municipality of the District of Lunenburg*

Tracy Dixon, *Municipality of East Hants*

Two (2) vacancies – to be filled for 2025

Ian Morrison, *NSFM*

David Campbell, *AMANS*

At Hub International, we're thrilled to continue our partnership with the NSFM benefit program and its participating organizations. 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.

Highlights from 2024:

Group Benefits Plan

Benefit plan costs, in general, continue to rise due to several factors, including increased utilization (a higher number of claims), an aging workforce, the growing prevalence of chronic diseases like diabetes, significant costs associated with highly effective specialty drugs, and new to market weight loss drugs. The Health & Benefits Committee continues to monitor claims and consider revisions to the plan to meet the needs of the members. Many organizations continue to face challenges surrounding mental health, growing incidence and duration of medical absences, employee attraction and retention.

A market study was completed with rates effective the April 1, 2023 renewal. All incumbent carriers continued as providers for the benefit plan, and the study resulted in a reduction in fees and premiums.

Participating municipalities enjoy continuous savings from lower administrative fees, enhancing the plan's capacity to cover claims while also ensuring competitive rates. From the market study, general administration fees were reduced and set for five years. At the same time, pooling and travel rates were reduced and will be renewed effective the upcoming April renewal, with maximum rate changes secured.

The market study also resulted in reduced life and long-term disability premium rates, with a rate guarantee in place for the next three years, until April 2026. With the following two renewals, there is a 15% global rate cap that will ensure excellent cost stability for years to come.

The benefit plan saw growth in participation as new organizations have joined during the past year, including a large municipality. We continue to provide proposals to other organizations who have expressed interest in joining the plan. Additionally, we've continued to see growth in the size of municipalities. Following the recent municipal election, we've seen an increase in inquiries from municipalities about including Councillors (elected officials) in the benefit plan.

Education and Information Updates

In May, we were excited to bring back the NSFM Roadshow, hosting half day in person sessions in Truro and Bridgewater. The sessions covered topics such as reviewing employee persona profiles to identify benefits that matter to each group, overcoming burnout for leaders, and an update on the municipal wellness program. Hub also participated in a Wellness World Café session at the AMANS Fall Conference where we were able to highlight wellness features of the benefits plan.

In person presentations and webinars were held for staff from various municipalities, providing educational sessions to inform plan members about their benefit plan. We have seen an increase in municipalities seeking our assistance to evaluate their benefit plans by using benchmark data, as they look to maintain competitive offerings and costs.

Education was provided throughout the year and updates on relevant topics and programs of the benefit plan were included:

- 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.
- The Employee & Family Assistance Program (EFAP) has been actively promoted by the Municipal Wellness Program, including webinars for both employees and managers to raise awareness about available resources and how to access them.
- For plan administrators, two webinars were conducted by Telus Health providing an overview of topics related to the administration of the plan.
- A focus group for plan administrators was created to identify their educational needs.
- Communication was developed and provided to municipalities regarding conversion options available when leaving the plan, emphasizing the need for plan administrators to inform members of these options.

Mental Health Toolbox

The Mental Health Toolbox, created to connect elected officials, municipalities, and plan members with essential support and resources, remains an available and valuable resource. This toolbox highlights and leverages tools that are available across the mental health spectrum: **Benefit Tools, EFAP Tools, Government Resources, and 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 value the opportunity to 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).