



# NSFM Group Benefits Plan



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

The NSFM Group Benefits Program helps protect plan members and their families. The program leverages the collective base of municipal employees to provide enhanced benefits, while maintaining lower costs.

## 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, wellness program tools and resources and much more. **Municipalities can include life, health, and dental benefits for elected officials.**



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.

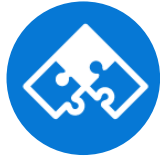
Hub has a strong partnership with the NSFM and AMANS and provides expertise on plan costs, plan design, benefits administration, as well as disability and workplace wellness consulting.

# Enhanced benefits for participating 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)

**Elected officials have access to the EFAP program through their participating municipality.** EFAP provides immediate and confidential help for any work, health, or life concerns.

*Lifeworks online portal at [login.lifeworks.com](https://login.lifeworks.com) or download the Lifeworks app.*

*Username: Municipal*

*Password: Wellness*

*1-844-880-9142*



## Mental Health Toolbox

**A functional "toolbox" that supports employees & councillors to maintain general mental health,** respond to mental health trauma, and support mental health absences. Based on the Mental Health Continuum of the Mental Health Commission of Canada.



## 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 municipalities 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.