

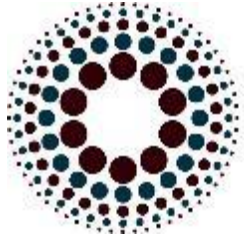


Risk & Insurance | Employee Benefits | Retirement & Private Wealth

How the NSFM Benefits Program Supports Elected Officials and Municipal Employees

November 27, 2024

Overview of the NSFM Program



NOVA SCOTIA
FEDERATION OF
MUNICIPALITIES



Volume
purchasing
power in
negotiations
with
providers

High level of
services to all
members



50+ Municipal
units
participating

Flexibility
with
premium
rates



Flexibility
with
provisions



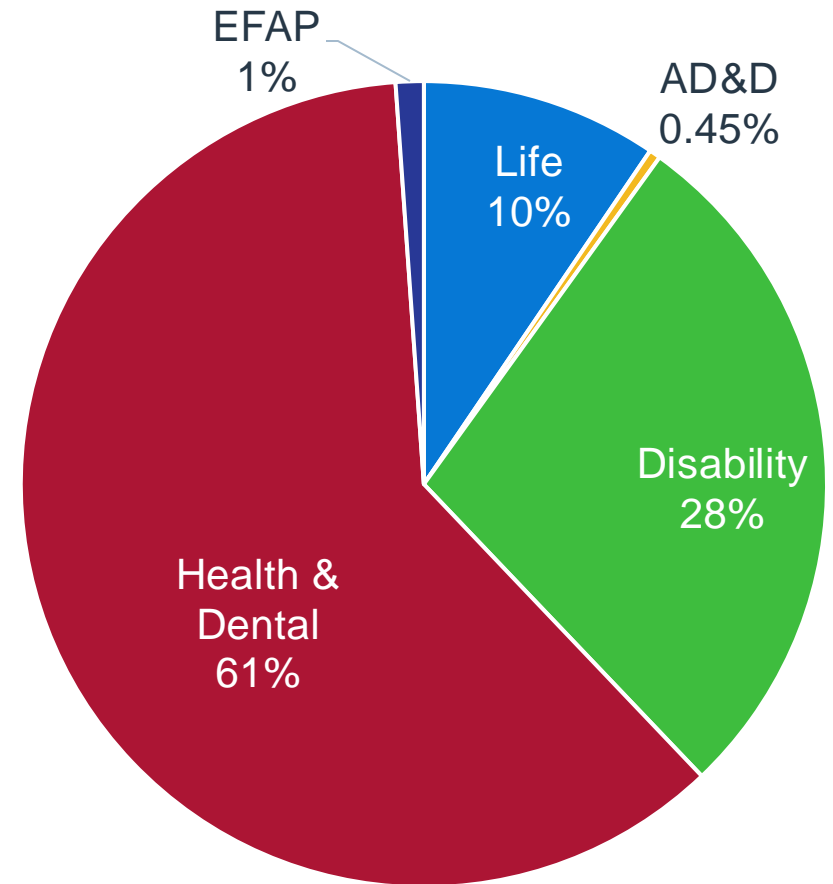
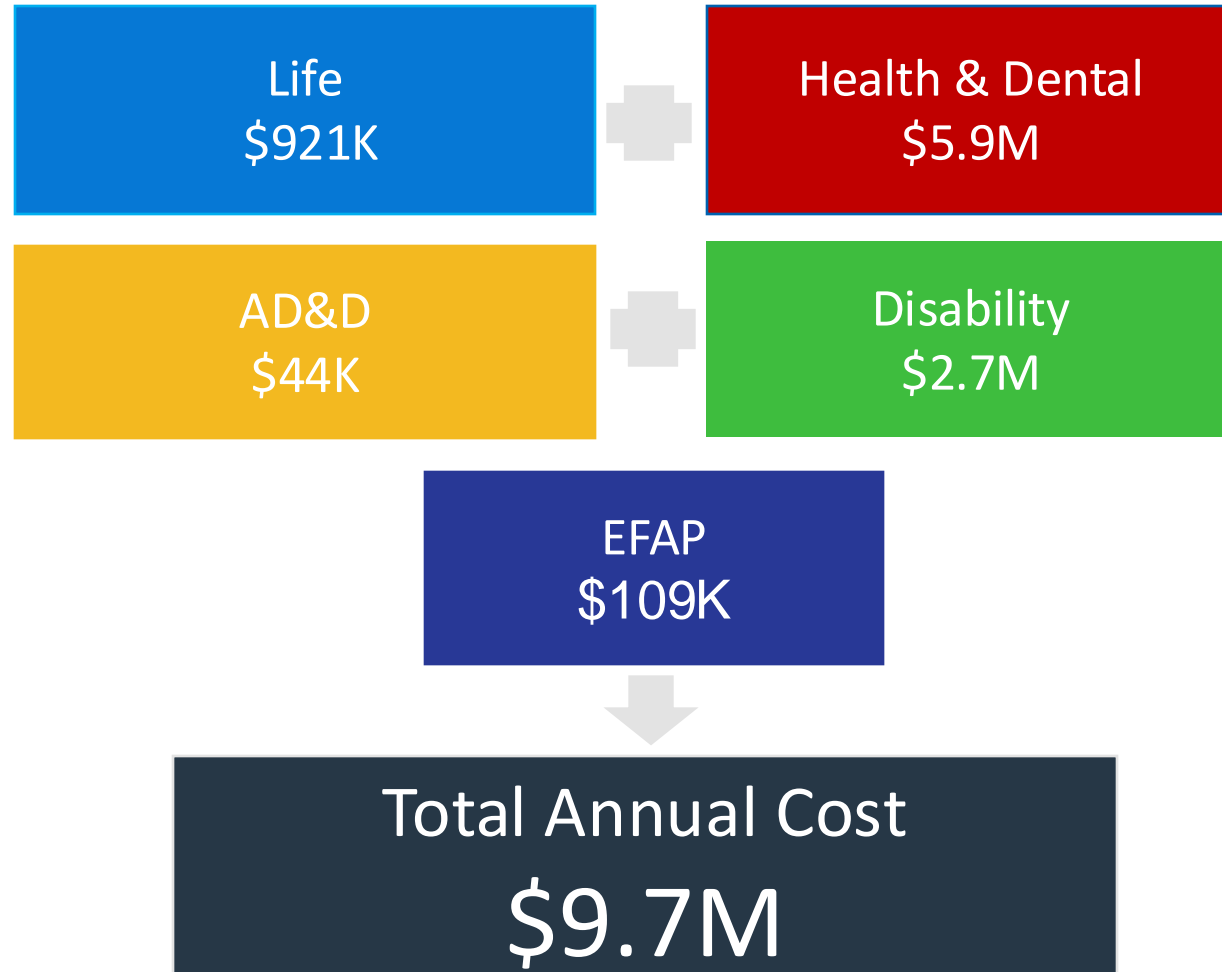
Who is who?

The NSFM Benefit Plan



<ul style="list-style-type: none"> • Health and Dental • Emergency Travel 	<ul style="list-style-type: none"> • Long Term Disability • Life • Critical Illness • LTD Early Assistance 	<ul style="list-style-type: none"> • Accidental Death & Dismemberment 	<ul style="list-style-type: none"> • EAP • Virtual Health Care

NSFM Total Estimated Costs for 2023

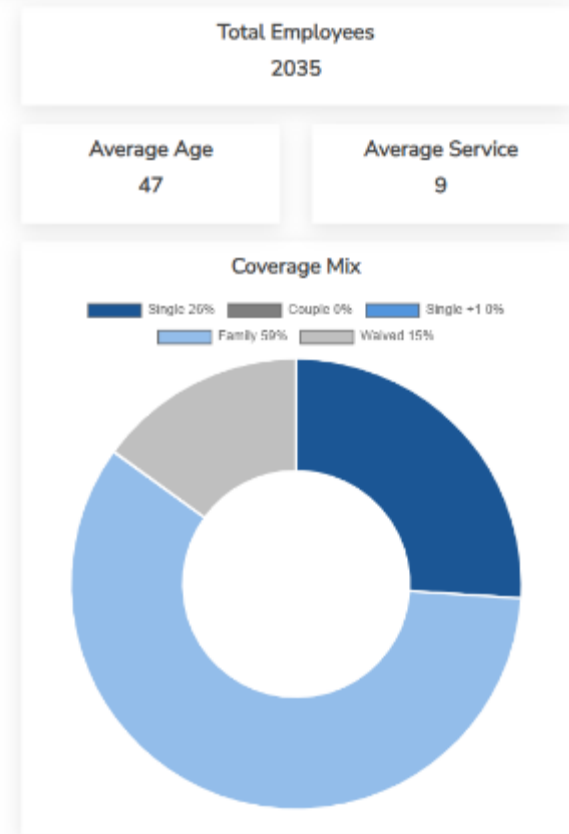
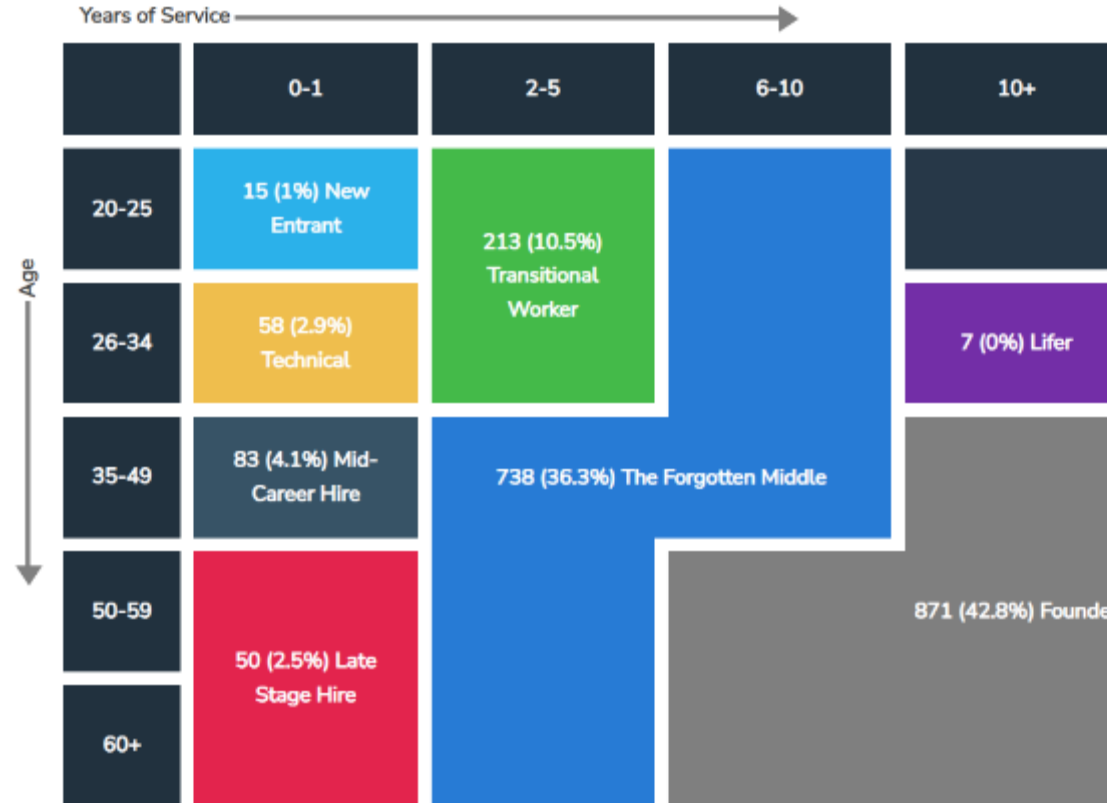


**Based on annual premium as reported by each insurance/service provider*

Demographic Insights & Benefit Trends



Persona Analysis



10.5% with < two years service

58% Male / 42% Female

What types of diversity are you seeing?

Understanding your Employee Segments



42.8%

35-60+ years old
6-10+ years of service

Founder

What is important to them right now?

- Supporting adult children through major life events
- Disability and catastrophic coverage
- Planning for retirement
- Want to focus on total health

How do you support them?

- Retirement planning & education
- Training and support for total health
- **Communication:** Face to Face, on demand



36.3%

20-60+ years old
2-10 years of service

The Forgotten Middle

What is important to them right now?

- Paying off debt, financial protection
- Family planning, childcare
- Want to feel valued by the organization
- In the prime of their career

How do you support them?

- Mentorship programs
- Benefits for family planning, maternity/paternity policies
- **Communication:** Digital / web based



10.5%

20-34 years old
2-5 years of service

Transitional worker

What is important to them right now?

- Paying off student loan
- Family building and flexibility
- Want opportunities to network with colleagues and mentors
- On demand, customized training

How do you support them?

- Mentorship / career growth
- Preventative health
- **Communication:** Digital first / apps / gamification

Prescription Drugs – Top Disease Categories

Industry Benchmark vs NSF

Telus Rank	For treatment of:	% of Eligible claims
1	Diabetes	15.4%
2	Rheumatoid Arthritis	11.2%
3	Skin disorders	7.9%
4	ADHD/narcolepsy	5.8%
5	Depression	5.5%
6	Asthma	5.0%
7	Cancer	3.6%
8	Multiple sclerosis	2.7%
9	Cystic Fibrosis	2.6%
10	High blood pressure	0.8%
% of total eligible amount and claims		62.2%

1

Diabetes

2

Rheumatoid Arthritis

3

Cancer

4

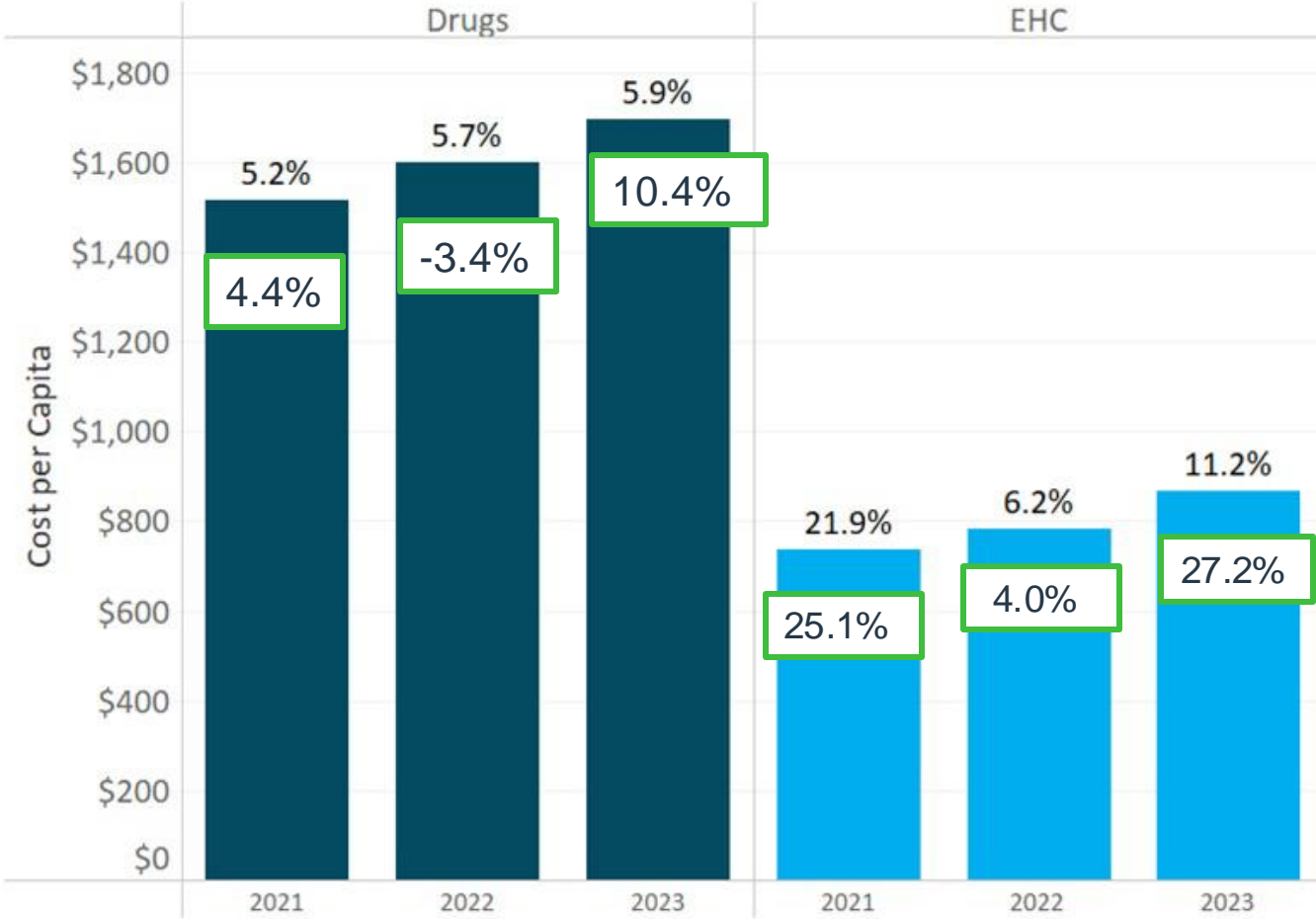
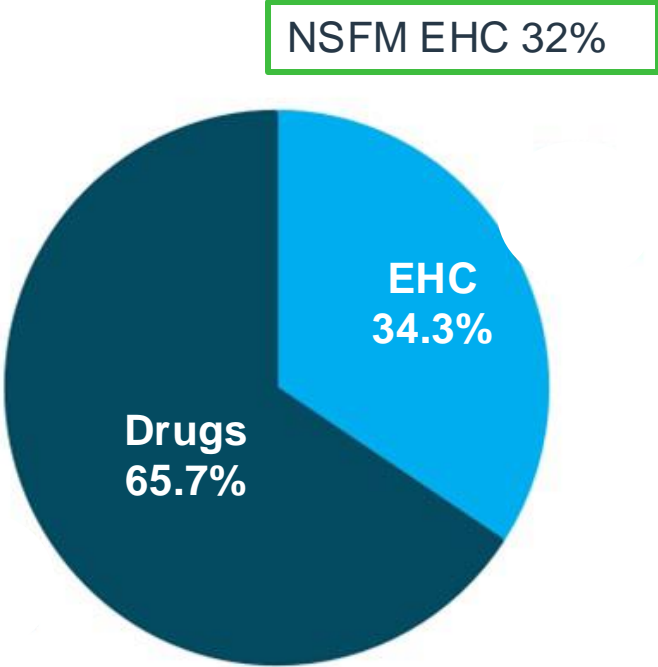
Depression

5

Skin disorders

Source: TELUS Health 2024 Drug Data Trends & National Benchmarks

NSFM Per Capita Health Trends



Mental Health Practitioner Claims

Paid claims	Practitioner	Nov 2022 – Oct 2023	Nov 2021 – Oct 2022	Nov 2020 – Oct 2021	% Change (2023/22)	% Change (2022/21)
	Psychologist	\$48,628	\$27,773	\$11,834	75%	135%
	Social Worker	\$26,944	\$7,397	\$6,620	264%	12%
	Clinical Counsellor	\$24,248	\$13,937	\$5,642	74%	147%

# of claims	Practitioner	Nov 2022 – Oct 2023	Nov 2021 – Oct 2022	Nov 2020 – Oct 2021	% Change (2023/22)	% Change (2022/21)
	Psychologist	228	126	67	81%	88%
	Social Worker	172	58	64	197%	-9%
	Clinical Counsellor	180	114	52	58%	119%

The Diseases We're Watching

Cancer

14% of open LTD claims

New innovative/specialty cancer drugs are life altering but come with a high price tag

Diabetes

One of the most common chronic diseases in Canada

Depression is twice as common in people with diabetes

Cost of diabetes drugs continue to increase with new medications pushing costs (50% increase in GL-1 agonists from 2022-2023)

Mental Health

24% of open LTD claims are for mental health (11% in 2018)

Antidepressant and anxiety drug spend continues to increase and trend expected to continue

New mental health services spend of **\$50,000 (+100%)** – that's 300 more hours of therapy than last year

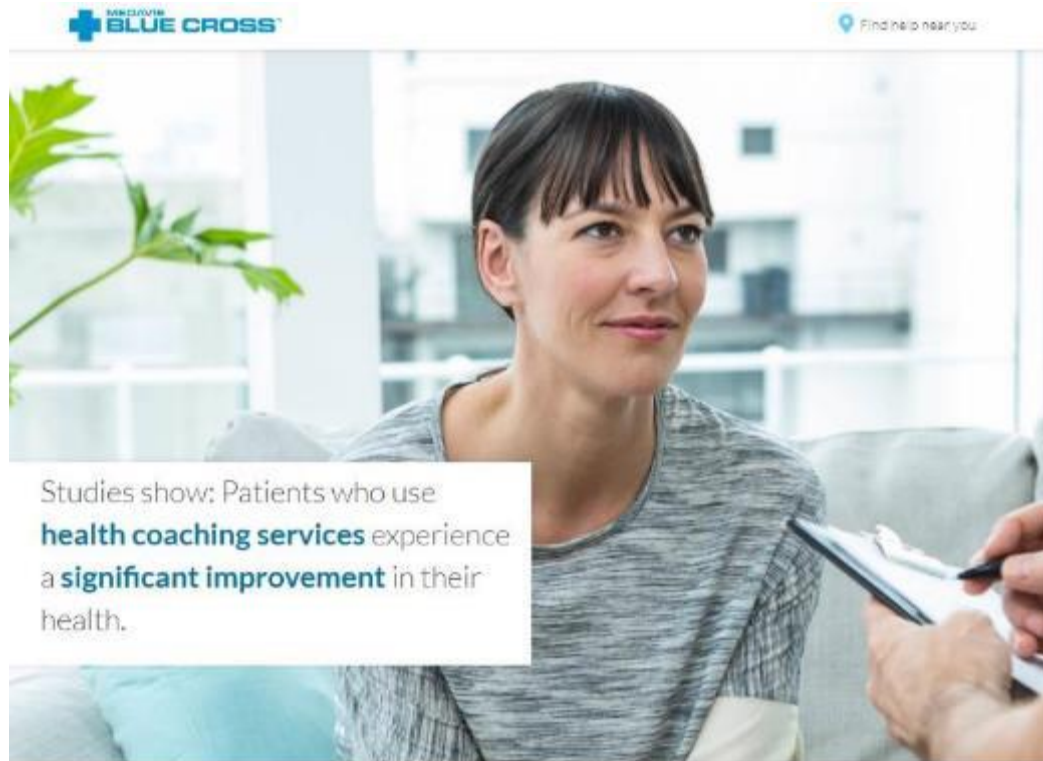


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“Your municipal benefits plan provides a variety of preventative benefits that promote overall wellness, including chronic disease management, early intervention, and comprehensive mental health support.”

How can the NSFM Plan and the services can help support you and your municipalities?

Managing Chronic Disease – Medavie Blue Cross



Covered Conditions



Asthma and COPD

A lung health educator can help you to identify your triggers and control your symptoms.



Diabetes

Work with a certified blood diabetes educator to set and achieve goals for your blood sugar to minimize complications.




High Cholesterol or Blood Pressure

Understand the important of drug adherence and set goals to lower your cholesterol—and keep your blood pressure in check—with the help of your coach.



Smoking

Get expert services and support to kick the habit.

 **TIP:** Our *Medavie Mobile app* makes getting reimbursed quick and easy!

Coverage includes: initial assessment, counselling and follow up sessions; education relating to symptom management, medication usage; and development of action plans.

Virtual Health Care – Telus Health

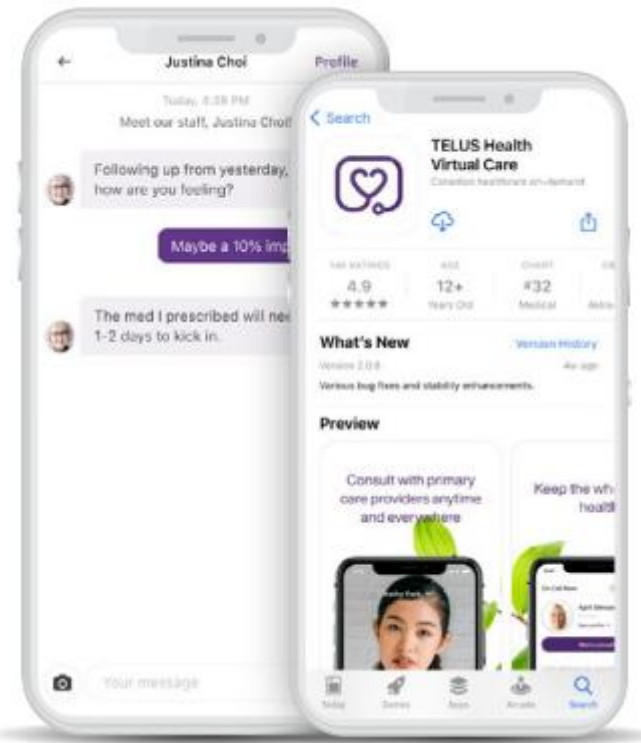


- Accessing TELUS Health Virtual Care is free
- Engage with primary care providers on-demand or by booking an appointment via video or chat
- Seek advice, diagnosis, prescriptions and refills, referrals, lab and imaging requisitions
- Members also have access to other allied health professionals for a fee

Members with Health coverage from MBC are eligible for the virtual care benefit.



Gain access to your very own personal health and wellness resource at virtualcare.telushealth.com/welcome.



We can help you with:



Medical advice



Diagnosis



Mental health support*



Referrals



Prescriptions and refills



Labs



Imaging



Nutrition consultation*

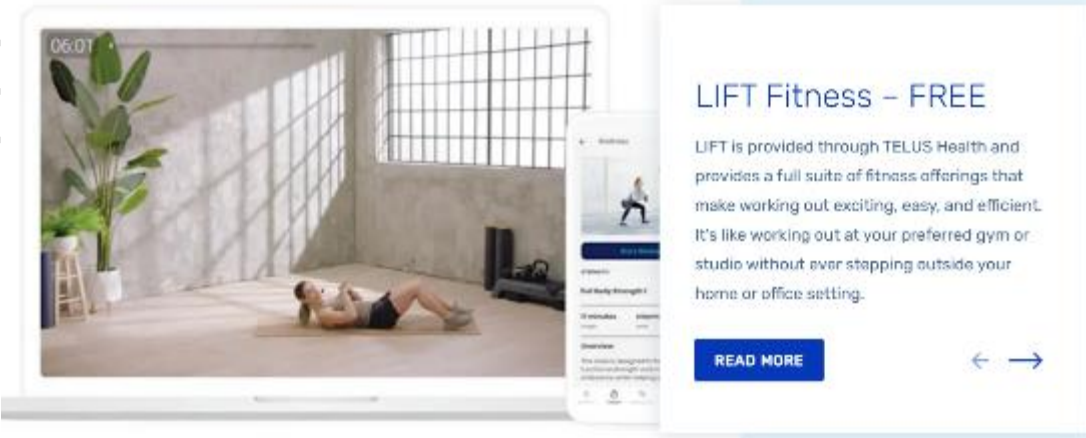
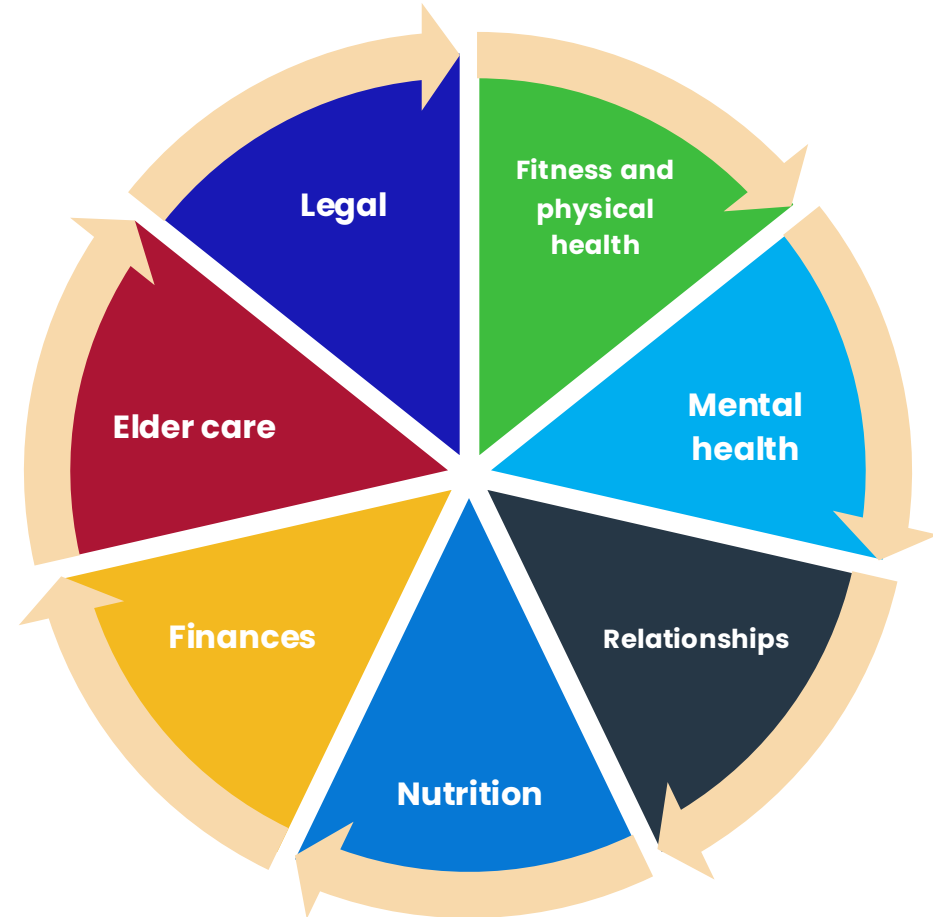


Physical therapy*

Employee & Family Assistance Program

Confidential support from counsellors & coaches with your work, health, and well-being. Receive support by phone, in-person, online, and through a variety of health & wellness resources.

Caring professionals can help you access support related to:



The Mental Health Toolbox

A functional toolbox for municipalities to use:
Leverages tools that are available

Target the tools across the mental health spectrum:

Benefit Tools, EFAP Tools, Government Resources, Other Supports

<https://mentalhealth.ca.gobenefits.net/nsfm/>



NOVA SCOTIA FEDERATION
OF MUNICIPALITIES



amans
ASSOCIATION OF MUNICIPAL
ADMINISTRATORS NOVA SCOTIA



MUNICIPAL
WELLNESS
PROGRAM
SUPPORTING YOUR WELL-BEING
PHYSICAL
MENTAL
WORKPLACE
FINANCIAL
SOCIAL

Mental Health Resources

ARE YOU IN A CRISIS?

Mental Health and Addictions
Helpline open 24/7: 1-888-429-8157

[Visit online](#)

Suicide Prevention Service
Helpline open 24/7: 1-833-456-4565

[Visit online](#)

Hope for Wellness Indigenous Helpline
Helpline open 24/7: 1-855-242-3310

[Visit online](#)

Take this self assessment to help you determine where you are on the mental health continuum.



The resources that will help you the most depend on your current mental health state.

VISION

Striving for a healthy workplace environment with engaged employees and elected officials.

MISSION

We are committed to supporting and working with Municipalities to ensure they have the resources available to help their employees and elected officials thrive in their wellness journeys and achieve their personal health goals.



Time for that pop quiz...

- What was the total cost of health and dental claims for the organization last year?
- 42.8% of the participants in the NSFAM Plan fall into this category, characterized by loyalty and experience, but with higher health claims costs due to age?
- What is the #1 chronic disease category within the NSFAM plan that can be managed effectively with support?
- What resource is available to help you assess and improve your mental health and well-being as an elected official?
- In what year did the NSFAM Board call for the creation of the Wellness Committee, which later became the foundation for the Municipal Wellness Program?

Thank you.



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Legislative updates



Legislation – Canadian Dental Care Plan (CDCP)

Summary

- The CDCP is an extension of the Canada Dental Benefit, which has ended on June 30, 2024.
- **Effective date:** CDCP will be phased in until 2025, based on the age of eligible individuals.
- **Eligibility:**
 - Individuals must not have access to a private dental plan. *(a flexible or optional plan or a health or wellness spending account limits eligibility for the CDCP)*
 - Annual family net income must be less than \$90,000.
- **Benefits :**
 - Insured services include preventive, restorative, prosthodontic and surgical services.
 - Depending on your family income, reimbursement will range from 40% to 100% based on the fee schedule established by the CDCP.
 - Sun Life has been retained to administer the program.

Employer Impact

- ✓ This change will have little impact on **employers with a private group dental plan**, as the new government program only covers uninsured individuals.
- ✓ For employers that do **not offer private dental plan**, this benefit will provide some coverage for qualifying low-income employees and their families.
- ✓ If you **offer a spending account**, consider if it impacts eligibility of your employees to the CDCP.
- ✓ Starting in 2023, employers will need to report dental coverage via **T4/T4A slips**.

For more information, [click here](#) to download the document produced by HUB International

Summary

- **February 2024** – Introduction of the *Pharmacare Act* (Bill C-64) by the federal government
- **April 2024** – The federal government includes \$1.5 billion in the budget for the beginning elements of a national plan
- **Currently** – The federal government is negotiating with the provinces and the Bill has not yet been passed
- **Phase 1** – The national plan should reimburse certain **contraceptive and antidiabetic** drugs
- **At maturity** – The national plan is intended to reimburse a range of essential prescription drugs
- **Other measures** – Creation of the *Canadian Drug Agency* to develop a national formulary

Impact on employers

- ✓ If implemented, the national plan would result in savings for private plans.
 - For **Phase 1**, savings are expected to be around **3% to 5%** of prescription drug costs.
 - **At maturity**, savings could be substantial if other drugs are included in the program.
- ✓ Once the plan parameters are better defined, employers may need to modify their plan design or find other strategies to offer distinctive benefits.

Gradual Onset Psychological Injury: WCB in NS



Gradual Onset Psychological Injury occurs when a psychological injury in the workplace doesn't happen all at once but develops over time due to significant stressors, such as bullying and harassment.

In Sept 2024 this type of psychological injury will be compensable in Nova Scotia. As the first province in Atlantic Canada to have this type of workplace injury become compensable, the Workers' Compensation Board (WCB) will apply innovative approaches and best practices learned from other jurisdictions to help the people they serve. The change becomes effective in September 2024.

The WCB service model for gradual onset stress will be different from typical case management practices.

Workers and employers can expect customized, personal service based on their own situation and mental health.