



PENSION ADMINISTRATION ***BULLETIN***

Reference No. 2006-04

Date: July 24, 2006

**TO: All Pension Administration Contact Persons
At Contributing Member Organizations**

Re: Revisions to Plan Text

Recently, the plan text was amended and two changes were made in respect of the plan provisions regarding Long Term Disability recipients. These changes take effect August 1, 2006.

In addition, the Plan Text was revised to improve clarity in several areas. Please note that these additional changes do not change the way the plan is being administered.

Please find the attached member bulletin. Under the Nova Scotia Pension Benefits Act, we are required to notify members of this change. We request that you use the attached notice to inform Plan members of this amendment. You may use one or all of the following methods of communication:

- Post this notice on staff bulletin boards.
- Include a copy of the notice with members pay stubs, or through internal mail, or as an email attachment (we can provide the notice in other formats to meet your needs – just let us know what you require).
- We remind you that this information is also available on the Plan's website at www.nsahopensionplan.ca

If you have any questions, please contact us. Thank you.

Attachment – Notice for employees who are Plan Members



ARE YOU COVERED BY A LONG-TERM DISABILITY (LTD) PLAN THAT IS PROVIDED BY YOUR EMPLOYER? IF YES, THIS NOTICE MAY BE OF INTEREST TO YOU.

When you receive LTD benefits, your pension contributions are waived in most cases.

If you continue to have earnings while on LTD, your benefits are usually reduced by these earnings. You contribute to the pension plan on most of these earnings. A change is being made to the Plan on August 1, 2006. Before this date you contributed only if the earnings were from an employer taking part in the Plan. After this date, you will contribute on earnings from any employer.

A second change is being made to the Plan on August 1, 2006. This change only applies to you if your employer joined the pension plan after this date. If this is your situation, you are subject to a new condition before you will be eligible to have your pension contributions waived while on LTD. The condition is that you must have been “actively at work” when your employer joined the Plan.

Finally, the “Plan Text” has been revised to improve clarity in several areas. The Plan Text is a lengthy legal document that describes the way the Plan works. A copy of this document is available from the Publications section of our website at www.nsaHopensionplan.ca

If you have any questions about these changes, please contact us at:

- Write: NSAHO Pension Plan, 2 Dartmouth Road, Bedford, NS, B4A 2K7
- Telephone: (902) 832-8500 for local calls; 1-866-400-4400 for long distance toll free
- Fax: (902) 832-8506
- E-mail: pensionplan@nsaho.ns.ca

NSAHO Pension Plan

July 24, 2006

Reference No. 2006-04