



Welcome

Sector Update Call

**May 10, 2023
6:30 – 7:15 pm**

Tonight's Presenters

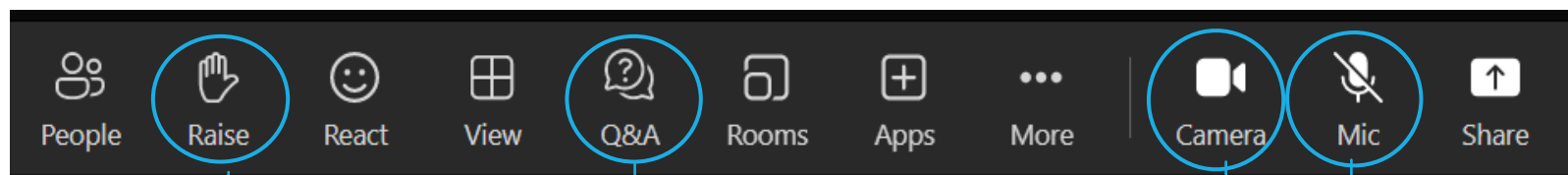
Kayleigh Gildart, Director
Partner Engagement – Canada Wide

Nancy Baroni, Director
Project Director – Workforce

Alexandra Russell
HUB International Consulting



We look forward to answering your questions at the end of the presentation.



Raise your hand & we will answer in sequence

Type your questions here if you cannot get your mic to work

Turn your camera on/off

Remember to unmute before you speak

Agenda

1

ELCC Vision, Project Updates, Engagement Updates (10 mins)

2

ECE Benefits and Retirement - Update and Next Steps (20 mins)

3

Questions (15 mins)

Quality early learning starts with a well-trained and appropriately compensated ECE workforce.



Emerging Vision of Nova Scotia's Future ELCC System

We have a publicly funded and managed ELCC system where **ALL children** have the opportunity to experience **high quality, culturally responsive, accessible and inclusive** early learning and child care opportunities that are reflective of **community needs, values, priorities and demographics**.

Society understands and values the importance of ELCC

Diverse **cultures, languages and abilities** are embraced and reflected

Spaces are used efficiently and flexibly to **maximize learning, well-being, safety and inclusivity**.

ECE's are **well qualified** and **fairly compensated** professionals – supported with **professional development**.

ELCC programming reflects **local community history** and leverages **expertise**.

System decisions are based on **data, evidence and pedagogical effective-practice**.

Long Term Strategy & Actions

Emerging Guiding Principles

Respect
Inclusion
Quality
Equity
Family
Community
Growth
Evidence

Engagement



Broad

Community Conversations

Online Discussion Forum

Sector Calls

Surveys

Newsletter

Public Awareness



Focused

Engagement Table

Working Groups*

Focus Groups

Expert interviews / advisors

Experience interviews

Surveys

Retirement & Benefits for ECEs

Recruit, Retain, Recognize ECEs

Recruitment

- Training initiatives, increasing access to programs
- Internationally trained ECEs
- Supporting diversity in the sector

Retention

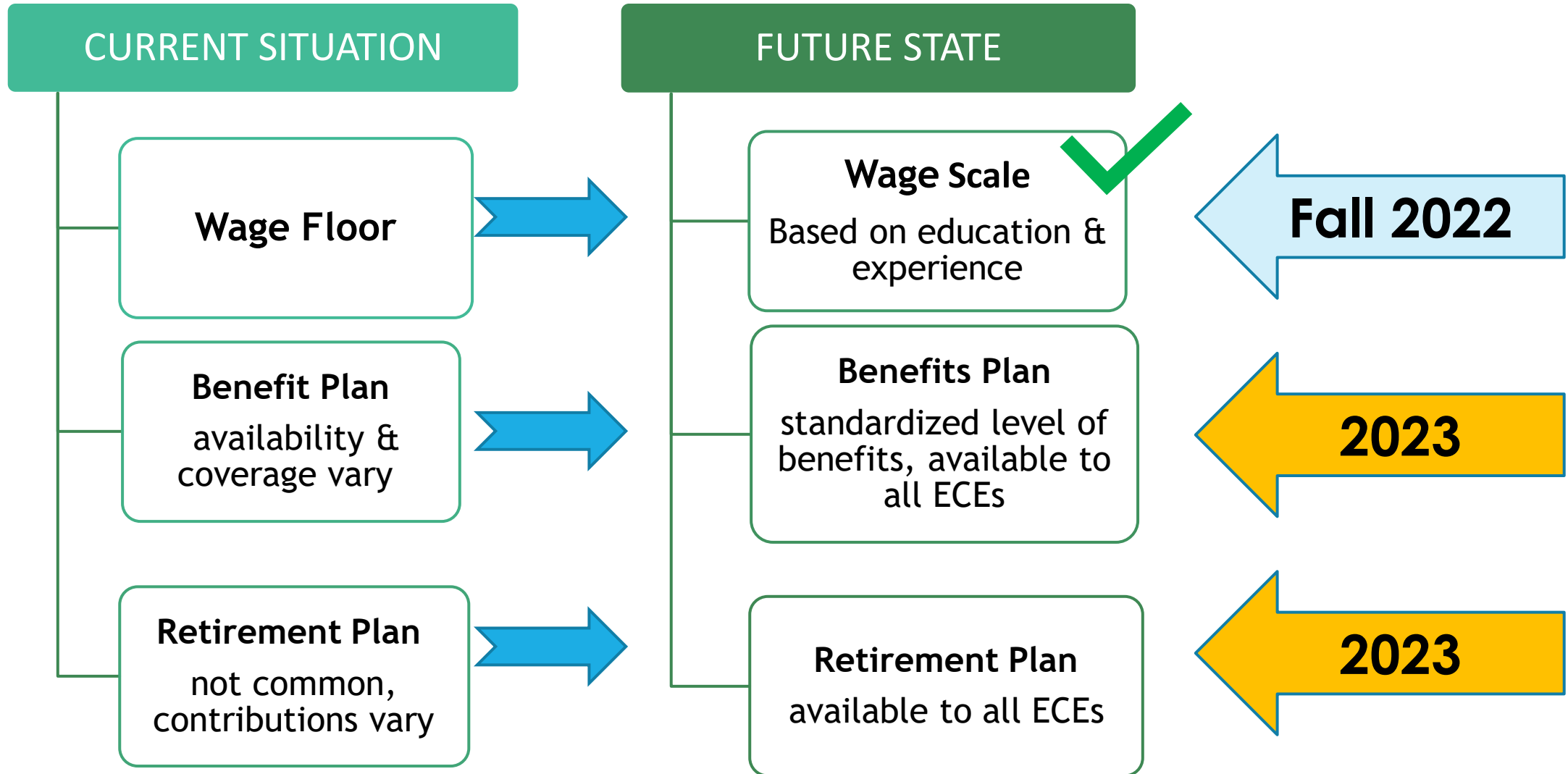
- Supporting upskilling and career planning
- Considering working conditions across the sector and how best to support ECEs

Recognition

- Raising the profile of early childhood education

Compensation

Compensating our ECE Workforce



Retirement Plans

Our goal is to ensure access to quality retirement and employee health benefits for the sector

- ▶ A good retirement and benefits program will support the retirement savings needs of our diverse sector
 - A retirement savings plan will allow ECEs to save money gradually throughout their careers.
 - Contributions from both ECEs and Government will add to these savings, with the goal of providing peace of mind and financial support for retirement.

Possible Options for Benefits



Operators /
Agencies
receive
government
funding to
provide
benefits



Operators /
Agencies join
an existing,
established
plan



Government
establishes a
new plan,
specific to
the NS Early
Learning and
Child Care
Sector

Possible Options for Retirement

1

Retirement Savings Plan

2

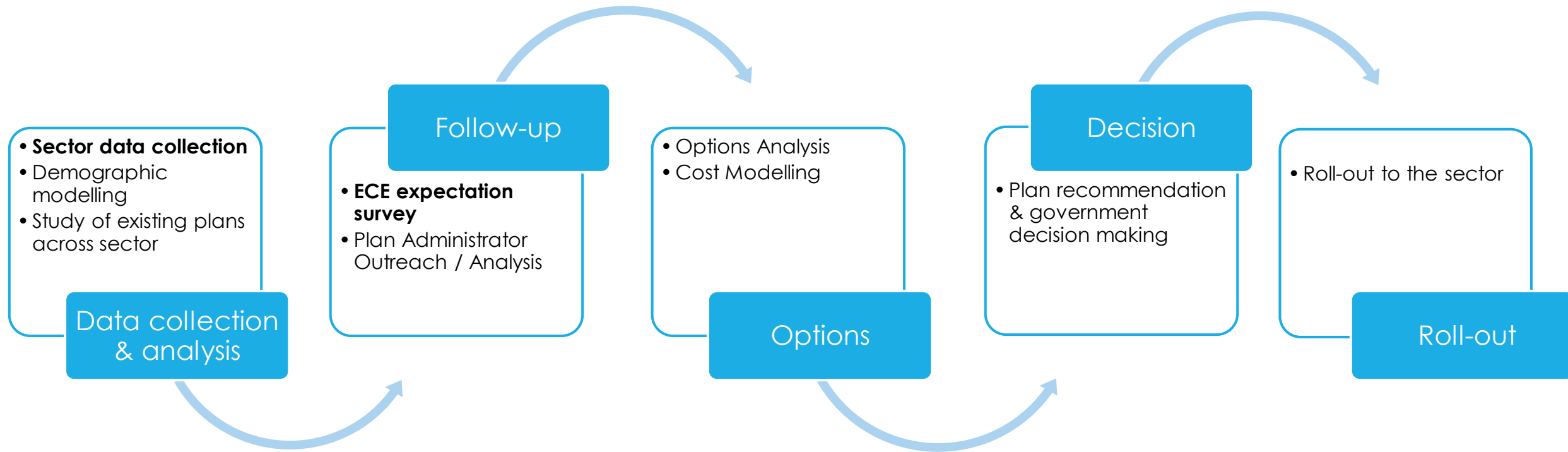
Pension Plan

Working Group for Benefits & Retirement

- Role: Provide feedback on plan options
- Mix of ECEs and Operators
 - Various stages of their career (new to nearing retirement)
 - In not-for-profit, private and agency settings
 - In unionized and non-unionized settings
 - In rural/urban locations
 - Have different family compositions (single, dependants)
- 1 ECE Engagement Table Representative

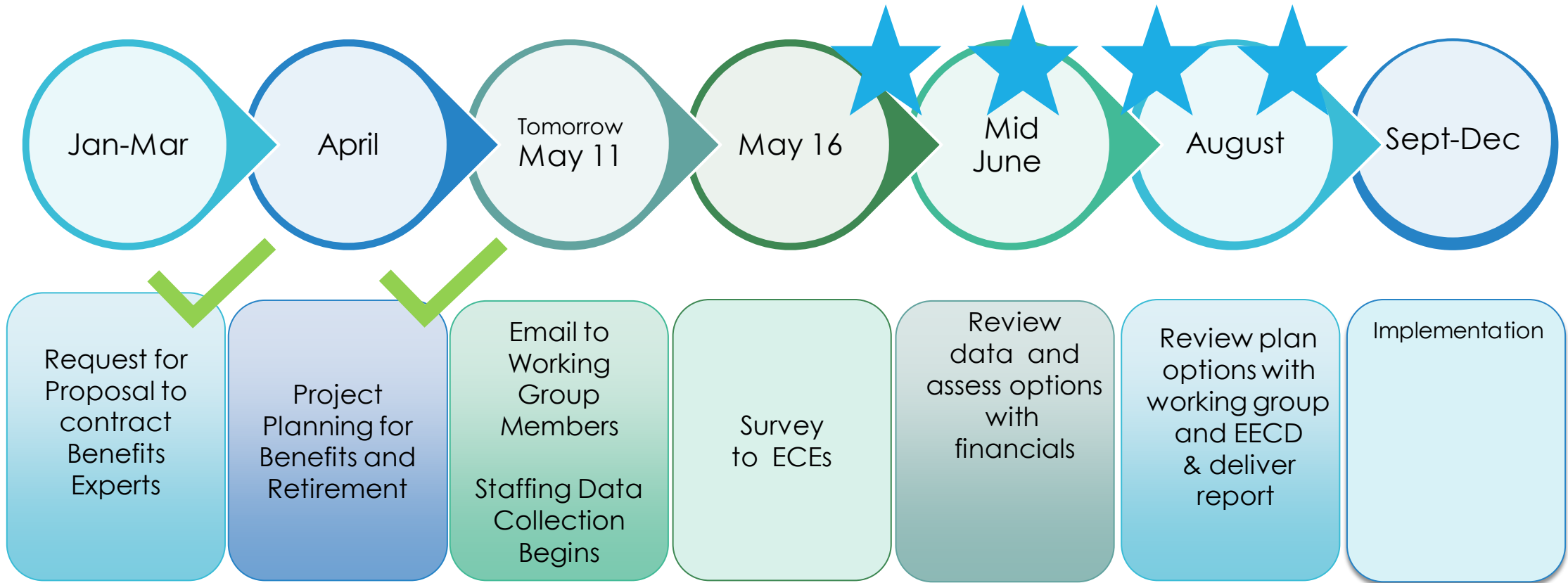


Key Steps



Newsletter, Working Group Input, Sector Calls to Provide Updates & QA

Timeline



Working Group meetings in May, June, July, August

Engagement

Information gathering from the sector

Staffing & Existing Plan Data Collection

(Operators/Agencies)

- Anonymized information
- Purpose is to give snapshot of workforce to understand size of plan and requirements
- Email from department , but on Hub platform

Survey

(ECEs and Support Staff)

- Specific to benefits and retirement
- For ECEs and support staff to complete
- Allows respondents to tell us what's important to them, and weigh in on contribution levels

Next Steps / Information Required

Next Step for Operators & Agencies: To gather additional employee information

- ▶ **Email will be sent tomorrow (May 11) from ECDServices to Operators/Directors** requesting information
- ▶ You'll be asked to provide
 - #1: Information on your current benefits plan, and how much they cost
 - #2: Employee information: No personally identifiable information will be collected, and information will be collected through a secure HUB platform
- ▶ Why it's needed:
 - It will be used to understand what benefits ECEs currently have, what they cost, and will help us develop the best plan going forward
- ▶ **When it's due: May 31, 2023**

Samples: Current Benefits Plan Information

- ▶ We're looking for booklets or employee summaries that give us information about current benefit plans

Your Group Retirement Savings Plans

Contract numbers

Group Registered Retirement Savings Plan (RRSP) [REDACTED]

Deferred Profit Sharing Plan (DPSP) [REDACTED]

This summary outlines the details of your retirement plans. It is provided for information purposes only and has no legal value.

	RRSP	DPSP
Joining the plan	Optional	
Eligibility	You may join the group retirement plans following 3 months of continuous service	
Pensionable earnings	Basic salary excluding overtime and bonuses	
Your regular contributions	— Up to 2% of your pensionable earnings	N/A
Your voluntary contributions	To make a voluntary contribution, you may: <ul style="list-style-type: none"> — Contribute via payroll deductions — Contribute via preauthorized bank withdrawals — Contribute via cheque or electronic lump-sum transfer from your online bank account. For more information, go to ia.ca/myaccount or call us at 1-800-567-5670. 	N/A
Contribution limit	Please refer to your Canada Revenue Agency (CRA)'s Notice of Assessment to know the maximum amount you are allowed to contribute in the plan.	
Employer contributions	N/A	— Your employer will match 100% of your regular contributions, up to a maximum of 2% of your pensionable earnings.
Vesting of employer contributions	N/A	— 2 years of plan membership
Available investment options	— You choose the investments for both your contributions and the employer contributions made on your behalf. — The investment options offered under your plan are detailed when you enrol online, or in Your Range of Investment Options when you enrol via paper form.	
Default investment instruction	If you do not provide investment instructions upon enrolment, your contributions will be invested in the default fund specified for this plan, which is the Attitude Conservative Portfolio – retirement age 65.	

GROUP BENEFITS BOOKLET | BLUE CROSS

Summary of Benefits

Drug Benefit	
Deductible	None
Reimbursement Level	100%*
Dispensing Fee	100% of any amount up to \$7
Method of Payment	Pay Direct
Supplemental Coverage Offered to Participants in RAMQ Public Plan	Yes
Drug Formulary	Extended Formulary
Diabetic Supplies	See benefit
Vaccines	\$700/5 cal
Injectable Vitamins	Included
Aspirin Therapy (ASA)	Included
Antihistamines and Allergy Sera	Included
Weight Loss Treatments	\$1,600/calc
Substitution Provision	Generic Substitution
Days Supply	100 days max (drugs)
Termination	When the member leaves the plan
Survivor Coverage	24 months

*The out-of-pocket maximum for Quebec Participants in the Régime de l'assurance-maladie du Québec (RAMQ).

Your Group Benefits Booklet

All Employees

Group Policy Number: [REDACTED]

Updated Effective Date: January 1, 2022

Health Care

We are proud to provide you health care through Canada Life. This plan covers what your provincial health plan does not, including prescription drugs outside of a hospital, paramedical practitioners, medical services and supplies and vision care.

Enrolment in a provincial health plan is a requirement to be eligible for reimbursement of supplemental medical expenses under this plan.

The chart below provides an overview of the plan.

Coordination of Benefits

If your spouse also has coverage, submit your own claims through your plan first and have your spouse submit claims through their plan first.

You can submit any leftover amounts to each other's plan to maximize your coverage. You must wait for the Explanation of Benefits (EOB) to be produced prior to coordinating your benefits. The EOB is a document that shows how much of a claim was actually paid along with any amounts that were not paid out.

Key Benefits	Coverage
Prescription Drugs	Plan pays 90% of generic prescription drug costs, no deductible (includes a pay direct drug card) \$500/year per practitioner, except speech therapists (\$1,000), and psychologists, social workers, and psychotherapists (\$2,000 combined)
Paramedical Services	Includes the following practitioners: acupuncturists, audiologists, chiropractors, dietitians, massage therapists, neurologists/psychiatrists (combined), nurses, optometrists, physiotherapists/physical rehabilitation therapists/sports therapists (combined), podiatrists, psychoeducational workers/psychotherapists (\$2,000 combined), speech therapists (\$1,000)
Hospital Coverage	100% coverage for semi private or private accommodation
Medical Services & Supplies Coverage	100% coverage; some annual/lifetime maximums apply (please see booklet)
Private Duty Nursing	\$10,000 per 12 months per condition
Emergency Out-of-Country Medical Coverage	100% coverage Please remember to print your travel cards before traveling and call the number indicated if you encounter an emergency health situation.
Vision Care	
Eye Exam	Up to \$100 every 12 months for children aged 19 and under, every 24 months for adults
Materials	\$300 every 12 months for children aged 19 and under, every 24 months for adults for glasses, contact lenses and laser eye surgery
Benefit Duration	
Termination Age	Earlier of age 75 or retirement
Survivor Benefit	24 months

For further details, consult the plan booklet.

3

Samples: Information about benefits plan costs

- ▶ We're looking for information about the cost of your plan - A recent bill (that includes rates), your last renewal notice

Contract number: _____ Rate effective date: 01-Sep-2021
 Contract holder: _____

Summary of rates and estimated monthly premium

	Volume	Number of lives	Premium rates		Monthly premium	
			current	new	current	new
Employee Life	\$917,000	12	\$0.25/\$1,000	\$0.23/\$1,000	\$229.25	\$210.91
Employee AD&D	\$917,000	12	\$0.05/\$1,000	\$0.05/\$1,000	\$45.85	\$45.85
Dependent Life		9	\$4.19/family	\$4.19/family	\$37.71	\$37.71
Short-Term Disability	\$12,273	12	\$0.29/\$10	\$0.30/\$10	\$355.92	\$368.19
Long-Term Disability	\$32,401	12	\$1.224/\$100	\$1.285/\$100	\$368.59	\$418.35
Extended Health Care*	3	\$94.13/single	\$97.38/single	\$192.39	\$202.14	
	8	\$174.19/family	\$182.94/family	\$1,393.52	\$1,463.52	
Dental Care	3	\$22.18/single	\$23.30/single	\$66.57	\$69.90	
	8	\$62.12/family	\$65.21/family	\$496.96	\$521.68	
Total premium excluding sales tax					\$3,214.76	\$3,336.25

*Extended Health Care premium rates include Medi-Passport (Travel Assistance) charges, the cost of Best Doctors and the cost of Lumino Health Virtual Care.

Sun Life Financial Confidential

GROUP INSURANCE Renewal

MONTHLY RENEWAL RATE & PREMIUM

Group name : _____
 Group number : _____
 Renewal date: 2022-11-01

Benefit	Volume	Current		Renewal		Change
		Rate	Premium	Rate	Premium	
Basic Life All Covered Employees	\$19,050,000	\$0.216	\$4,114.80	\$0.235	\$4,476.75	8.8%
Dependent Life All Covered Employees	270	\$1.98	\$534.60	\$2.15	\$580.50	8.6%
AD&D All Covered Employees	\$19,050,000	\$0.050	\$952.50	\$0.050	\$952.50	0.0%
Critical Conditions All Covered Employees	84	\$18.55	\$1,558.20	\$20.22	\$1,698.48	9.0%
Single	259	\$23.55	\$6,099.45	\$25.67	\$6,648.53	9.0%
Family						
Sub-total - Critical Conditions	343		\$7,657.65		\$8,347.01	9.0%
Inconfidence (ESAP) All Covered Employees	348	\$3.58	\$1,245.84	\$3.58	\$1,245.84	0.0%
Long Term Disability Classes B&C	\$14,962	\$2.412	\$360.88	\$2.780	\$415.94	15.3%
Health Care rate All Covered Employees						
- Single	80	\$74.18	\$5,934.40	\$86.27	\$6,901.60	16.3%
- Family	267	\$156.66	\$41,828.22	\$182.19	\$48,644.73	16.3%
Sub-total - Health Care	347		\$47,762.62		\$55,546.33	16.3%
Dental Care All Covered Employees						
- Single	81	\$38.13	\$3,088.53	\$39.08	\$3,165.48	2.5%
- Family	266	\$99.27	\$26,405.82	\$101.75	\$27,065.50	2.5%
Sub-total - Dental Care	347		\$29,494.35		\$30,230.98	2.5%

MEDAVIE BLUE CROSS

Manulife Financial

Billing period: OCT 1 2022 to OCT 31 2022
 Date prepared: SEP 26 2022
 Payment due: OCT 1 2022

Questions?
 Internet: www.manulife.ca/groupbenefits
 Customer Service: 1-866-318-2727
 Write: Manulife Financial Group Benefits
 PO Box 1627, Waterloo, ON N2J 4P4

Group Benefits Billing Statement: Summary by Billing Division, by Benefit
 Contract(s): _____
 Billing Division: 009

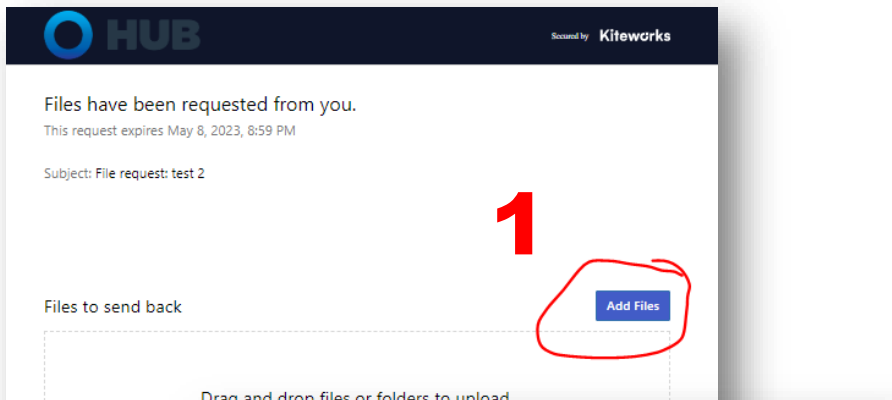
Monthly Summary for: Billing Division 009

Benefit	Dwp Code	Option	Lives	Volume	Premium	Prior Period Adjustments	Total Premium & Adjustments	Total Sales Tax	Grand Total
Employee Life	-	CW	1	72,000	\$ -	\$ -	\$ -	\$ -	\$ -
Employee Life	-	DW	6	144,000	-	-	-	-	-
Employee Life	-	NN	1	124,500	35.48	-	35.48	2.84	38.32
Dependent Life	-	00	1	-	-	-	-	-	-
Dependent Life	-	CW	1	-	-	-	-	-	-
Dependent Life	-	DW	1	-	-	-	-	-	-
Dependent Life	-	NN	1	-	1.55	-	1.55	0.12	1.67
AD&D	-	CW	-	-	-	-	-	-	-
AD&D	-	DW	-	-	-	-	-	-	-
EHC	Family	CW	1	-	-	-	-	-	-
EHC	Family	DW	1	-	-	-	-	-	-
EHC	Family	NN	1	-	249.79	-	249.79	19.98	269.77
EHC	Family	RR	1	-	249.79	-	249.79	19.98	269.77
EHC	Single	DW	4	-	-	-	-	-	-
EHC	Single	H	1	-	101.77	-	101.77	8.14	109.91
Dental	Family	CW	1	-	-	-	-	-	-
Dental	Family	DW	1	-	-	-	-	-	-
Dental	Family	NN	1	-	204.63	-	204.63	16.37	221.00
Dental	Family	RR	1	-	204.63	-	204.63	16.37	221.00
Dental	Single	DW	4	-	-	-	-	-	-
Dental	Single	H	1	-	73.02	-	73.02	5.84	78.86
Long Term Disability	-	CW	-	-	-	-	-	-	-
Long Term Disability	-	DW	-	-	-	-	-	-	-
Resilience	-	CW	-	-	-	-	-	-	-
Resilience	-	DW	-	-	-	-	-	-	-
Resilience	-	H	-	-	-	-	-	-	-
Resilience GGTHST	-	CW	-	-	-	-	-	-	-
Resilience GGTHST	-	DW	-	-	-	-	-	-	-

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When you're done

- ▶ Click on the link in the email that you receive to upload the files. *Files will be uploaded to a secure HUB file share, hosted in Canada.*



1

Files have been requested from you.
This request expires May 8, 2023, 8:59 PM
Subject: File request: test 2

Files to send back

Drag and drop files or folders to upload.

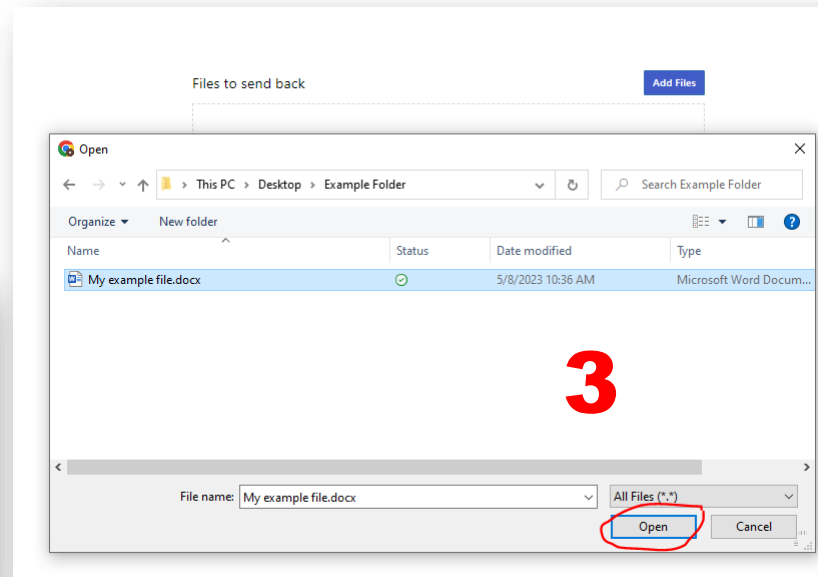
Upload local files
Upload local folders

Files to send back

Drag and drop files or folders to upload.
Folders will be compressed and uploaded as 1 item.

Unlimited uploads

Upload



3

Files to send back

Open

< > > This PC > Desktop > Example Folder

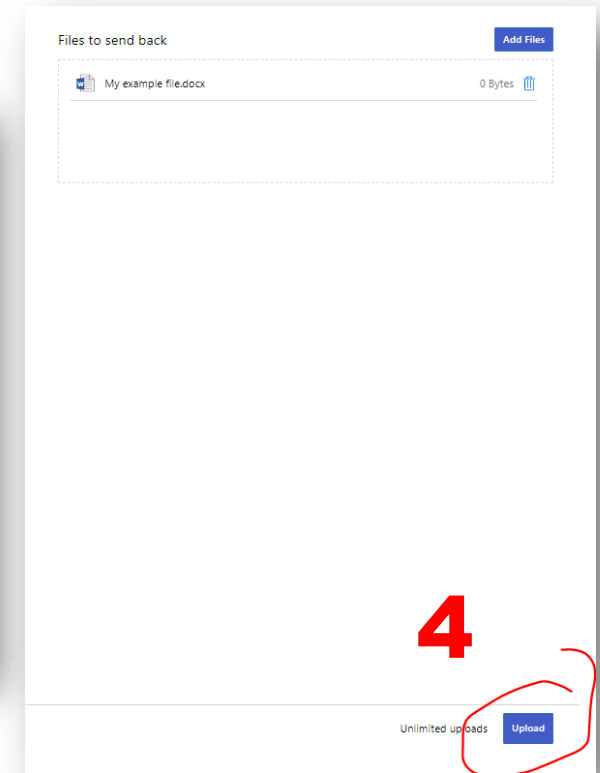
Search Example Folder

Name	Status	Date modified	Type
My example file.docx		5/8/2023 10:36 AM	Microsoft Word Docum...

File name: My example file.docx

All Files (*.*)

Open Cancel



4

Files to send back

My example file.docx 0 Bytes

Unlimited uploads

Upload

Staying informed & sending questions

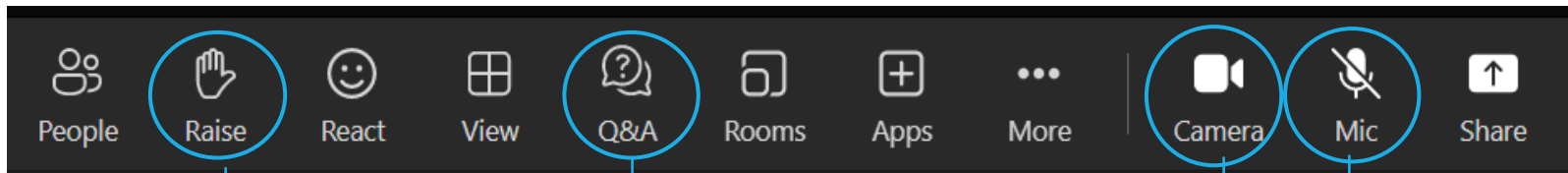
[Sign up for our newsletter](#) to receive the latest information at www.childcarenovascotia.ca/latest-news.

ECEs – visit our transformation HUB for ECEs online at www.childcare.ca/ECECompensation – QAs and session presentation will be added here.

[Email us ECDServices@novascotia.ca](mailto:ECDServices@novascotia.ca) and we will do our best to respond to your queries and consider your input.

Press Release tomorrow.

Questions?



People

Raise

React

View

Q&A

Rooms

Apps

More

Camera

Mic

Share

Raise your hand & we will answer in sequence

Type your questions here if you cannot get your mic to work.

Turn your camera on/off

Please unmute when you are speaking

Questions and Answers

What if I am already on a plan?

- We want to ensure access to a benefits and retirement for the sector. Hub has been asked to provide options to address these situations.

If I leave the sector, what happens to my retirement plan?

- This depends on many factors, namely the option that is implemented. Some retirement options can continue or be transferred depending on the situation.

Will the wage scale be adjusted to reflect employee contributions?

- This exercise is focused on retirement and benefits and wages will continue to be adjusted based on annual increases, sector analysis, etc

Questions and Answers cont'd

Will I get benefits and be on a plan by the end of the year?

- The timing of implementation will depend on the chosen option. Hub has committed to providing interim options that could be in place by the end of the year while we work on a permanent option.

How will family home operators be supported by a sector plan?

- We anticipate having options to support family home operators. These may be different from staff working in centres given their unique employee relationship.

Will we know who's on the working group?

- We plan on inviting group members to join this week and will discuss with members what works best for them.