

Employer & Agency Support Call

Group Benefits & Pension Plan Roll-Out

January 2024



Today's Presenters

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Before we begin

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You do not have to take notes. This call will be recorded and posted online along with slides at www.childcarenovascotia.ca



A reminder to visit www.childcarenovascotia.ca regularly to review answers to FAQs, submit additional questions and access resources related to this initiative.

Have questions as we go? Use the QA function to submit them throughout the presentation.

Purpose of today's call

- ① A quick recap of group benefits and pension plans
- ② Walk through the process to transition your organization and employees onto new plans, and ongoing administration
- ③ Talk about what information you'll receive next, when, and how

Recapping the new plans

Recap of the sector's package

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A **defined benefit pension** plan

100% coverage for **prescription** drugs
(less dispensing fee)

100% coverage for dental cleanings and checkups
(one per calendar year for adults and 2 per year for children)

Eye exams plus up to \$345 for glasses/contacts every 2 years

Up to \$1,500 per calendar year for **paramedical** practitioners

Life insurance, long term disability insurance, orthodontics, EFAP, and more

A recap of Provincial funding

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100% of your costs for group health and pension benefits

- ✓ 65% of the cost of the life, health, and dental benefits, and 50% of the cost of long-term disability benefits through HANS benefits plan
- ✓ 5% of before-tax earnings to the CAAT Pension Plan including a one-time retroactive employer contribution
- ✓ 100% of the cost of the Employee and Family Assistance Program through TELUS Health

100% of your costs of benefits administration through HANS (\$130/employee/year)

- ✓ Administration and delivery of the benefits plan including enrolling new hires, making changes to employee coverage, processing terminations, and providing claims assistance

100% of your annual membership fee in HANS (\$595/organization/year)

- ✓ This covers your organization's membership fee; there are no membership fees for your employees

100% of the cost of HANS' payroll service (\$214/employee/year)

- ✓ Should you choose to join

Benefits of HANS Membership

- Network with organizations across the broad health and social service sectors
- Labour Relation Services – specialized legal labour services offered to members on a cost basis
- Shared Financial Services – Accounts Receivable, Accounts Payable, General Ledger, Bank Reconciliations, Payroll Services
- Consulting services – specialized services focusing on project support, IT support, financial resource support and human resource support offered on a cost basis.
- Educational opportunities – including free education on Diversity, Equality and Inclusion to members
- Annual scholarship program for children of employees in member organizations

Employee and Family Assistance Program (EFAP)

Available Starting January 1

How TELUS Health can help

We offer confidential, professional assistance and support to help you manage all of life's complexities—be it issues with your Work, Health or Life.

Clinical Counselling

- Personal/emotional issues
- Family
- Couples/ relationships
- Work related
- Addiction related



Work-Life Services

- Legal Consultations
- Financial Consultations
 - Career Services
- Nutrition Consultations
- Family Support Services
(Child and Elder care)

Before we start....

Answers to some of your key questions

Who is eligible?

- ECEs and support staff employed by a licensed and provincially-funded child care centre or family home child care agency.
- Employees must be hired on either a permanent basis or a temporary basis for 12 months or more.
- Employees must work at least 14 hours per week per their employment contract (40% of a regular work week).
- The entirety of the individual's employment (all hours as part of the employment contract) must be dedicated to the delivery of child care at that organization (in or out of ratio). This includes Directors/Assistant directors, ECEs, untrained staff, cooks, inclusion supports, and administrators.

Do all employers and their employees have to enroll?

- Yes. All provincially licensed and funded child care centres and family home child care agencies are required to participate in the benefits and pension plans and enroll all eligible employees.
- All employees are required to participate in life insurance, long-term disability, and the pension plan.
 - Employees may opt out of health and dental benefits if they have other group coverage – such as a spouse's plan.
 - HANS will assess and confirm if an employee has other coverage and wishes to opt out – as the employer, you will not have to be involved in that process.

Are there any exemptions?

- **If your organization offers services in addition to ELCC**, it may already have group benefits and pension plans in place
 - If removing employees delivering child care from these plans presents undue hardship to the rest of the plan, an organization might be considered for an exemption
- **Most organizations in NS do not fall into this category**, as most organizations solely offer ELCC services
- In the coming weeks, we'll be gathering more information; this information will help us identify organizations that may be exempt.

How do my employees onboard to
their group benefits and pension plans?

Overview

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January

- ✓ Telus EFAP available for all ELCC employees
- ✓ Information and Q&A Calls
- ✓ Information Collection Begins with employers

April

- ✓ Increased Wages for ECEs
- ✓ FHCC Provider Grant to support benefits & RRSP contributions

December

- ✓ All operators and employees enrolled in new plans

February

- ✓ Confirmation of Implementation Phase
- ✓ 24-25 Funding Agreement

May

- Onboarding Begins
 - Phase 1 – May
 - Phase 2 – July
 - Phase 3 – October
 - Phase 4 – December

Now, we'll break down each step specific to the implementation process...

Step 1: Information collection

- On January 5, you'll receive an email from ECDServices@novascotia.ca
- Attached to the email will be:
 - ✓ A link to a secure online form you will need to complete, and a copy of the questions asked in the form so you are able to gather the information you will need before you begin.
 - ✓ The form will need to be completed by Centre / Agency administrators familiar with the organization's staffing numbers, payroll system, and current benefits plan(s) (if applicable).
- The form must be completed in one session and will take about 20-60 min, depending on the complexity of your organization. Therefore, it is strongly encouraged to refer to the questions, and gather the information in advance.
- For those with multiple licenses/locations, information for all can be captured in one submission.

Step 1: Information collection

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The form will ask you...

- Your Centre / Agency name and number of locations
- Contact information
- Number of eligible employees
- Current benefits and/or retirement plan (if applicable)
- When you want your benefits and pension plans to start
- Information about your current payroll system and process

A key question on the form is if you would like to connect with HANS' about their payroll service

- Join a payroll session to learn more about the benefits of joining HANS' payroll service (Jan 11)

How the information will be used

- It will be reviewed by HUB, EECD, HANS and CAAT
- It will help us determine your transition group (May, July, October, December)

The form is due January 31, 2024

STEP 2: Implementation Date Confirmation

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When?

By the end of February, via email.

Who?

The Province, working with HANS, CAAT, and HUB

Details

You will be asked through the online form when you want to start the transition.

You should consider a later phase if you have a more complex organizational structure or employees need additional time to terminate current plans.

Implementation will happen in 4 groups

- Group 1 – new plans in place in May, work with HANS / CAAT starts January
- Group 2 – new plans in place in July, work with HANS / CAAT starts February
- Group 3 – new plans in place in October, work with HANS / CAAT starts May
- Group 4 – new plans in December, work with HANS / CAAT starts July

Step 3: 2024-25 Annual Funding Agreement

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When? Who?	Emailed early February 2024, due mid March EECD
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Details

- A new legal agreement will be required so the province can provide funding to operators for the employer portion of the pension and benefits plans.
- The 24-25 funding agreement will include a new schedule related to benefits and pension funding.
- The new agreement will be provided to all provincially licensed and funded child care centres and family home child care agencies in early February 2024 for review and signature prior to any final commitments to implementation.

Step 4: HANS and CAAT will reach out to you to share information and collect a participation agreement

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When?	3-4 months before your implementation date
Who?	HANS and CAAT will reach out directly to you

Details

HANS and CAAT will reach out 3-4 months before your implementation date to begin your organization's transition process.

At that time, they will ask you to:

- Send detailed employee information – a template will be provided
- Complete a *Getting Started* form for payroll services (if you choose to use HANS' payroll services)
- Sign **participation agreements** for the pension plan, benefits plan, benefits administration services, and HANS' payroll services (if you choose to use it)

Step 5: More training will be available for operators, from HANS and CAAT

When? Who?	3 months before your implementation date HANS and CAAT	Details
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After you sign your participation agreements, more training sessions will be provided for employers/operators/agencies to support you through the transition process.

HANS will host a training session for you to:

- Talk about their role, your role, how to add new employees, how to make changes to employee coverage, and the process for paying the HANS invoice

CAAT will host a training session for you to:

- Educate on CAAT processes like contribution remittance, life event processing (terminations, retirements etc.), Employer and Member Portals, etc.



At this stage, direct phone and email support will be available to you through HANS and CAAT.

STEP 6: HANS and CAAT plan set-up begins

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When?
Who?

2-3 months before your implementation date
HANS and CAAT

Details

- HANS Benefits Administration team will set up your organization and your employees in the benefits system
- CAAT will set up your organization and employees in the pension plan system
- HANS will set up your organization and employees in the payroll system (if applicable) and will work with you to load previous data and test the system



HANS and CAAT will have a team of dedicated and experienced experts ready to support you through this transition.

STEP 7: HANS hosts Group Benefits Information Sessions

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When?	6 weeks before your implementation date
Who?	HANS

Details

For the group benefits plan:

- HANS will host education sessions for employees
- HANS will reach out to each employee and ask them to enroll in the benefits plan
- 1 month prior to your implementation date, HANS will open the self-serve portal for employees to enroll in single or family coverage, add dependents, and designate a beneficiary
- HANS will have phone and email support for employees during this enrolment period
- Digital drug cards will be available to employees about 2 weeks prior to the implementation date



Employees must enroll in the benefits plan to ensure they get the right coverage

STEP 7: CAAT Hosts Pension Plan Information Sessions

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When?

6 weeks before your implementation date

Who will do this?

CAAT

Details

For the pension plan:

- CAAT will host education sessions for your employees during the month prior to implementation – reviewing general information on the pension plan and answering questions
- A dedicated and customized pension estimator for employees will be launched – employees can use this to estimate what their pension benefit will be when they retire
- CAAT will send emails to you to share with your employees explaining their DBplus Pension and including an employee pension handbook
- On your implementation date, CAAT will reach out to each employee and ask them to activate their pension plan online account

STEP 8: Your employees now have group benefits and pension plans!

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All employees will be onboarded by December 31, 2024.



Ongoing Administration & Payroll Systems

Ongoing administration

On an ongoing basis, here's what needs to happen...

- Pension and benefits need to be paid for
- Pension and LTD remittance documents need to be filed
- New eligible employees need to be added to the plan
- Employees who leave need to be terminated
- Benefits need to be changed for employees with family changes or on leaves of absence

Payroll System Requirement

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To participate in the plans, your organization will need to have an appropriate payroll system in place. This ensures information can be shared between you, and plan providers.

Examples: Payworks, QuickBooks Payroll Module, ADP, Sage Payroll Module, Ceridian, etc.

Option 1: Use the HANS payroll services

Option 2: Use a different payroll system

HANS Integrated Payroll

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- HANS offers an integrated payroll service that will be fully paid by the Province for Operators who want to use it.
- The Province will fund the cost but will not be involved in the provision of the service.
- If you have an appropriate payroll system in place already, you can continue to use that system, but there are important implications to be aware of, and you may find it easier and more cost-effective to use the HANS service.



We'll host a 'deep dive' session on January 11, where HANS will walk you through the details of what their payroll system can do. We strongly encourage everyone to join. We'll also attach a one-page info sheet to the email you receive from us this week.

Ongoing administration

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How you administer your benefits and pension plan ongoing looks different depending on which payroll option you choose.

The main difference is the level of involvement required by you, as a Service Provider, in the administrative processes. Your choice will also impact how / when / to whom the Province flows funding for the benefits plans.

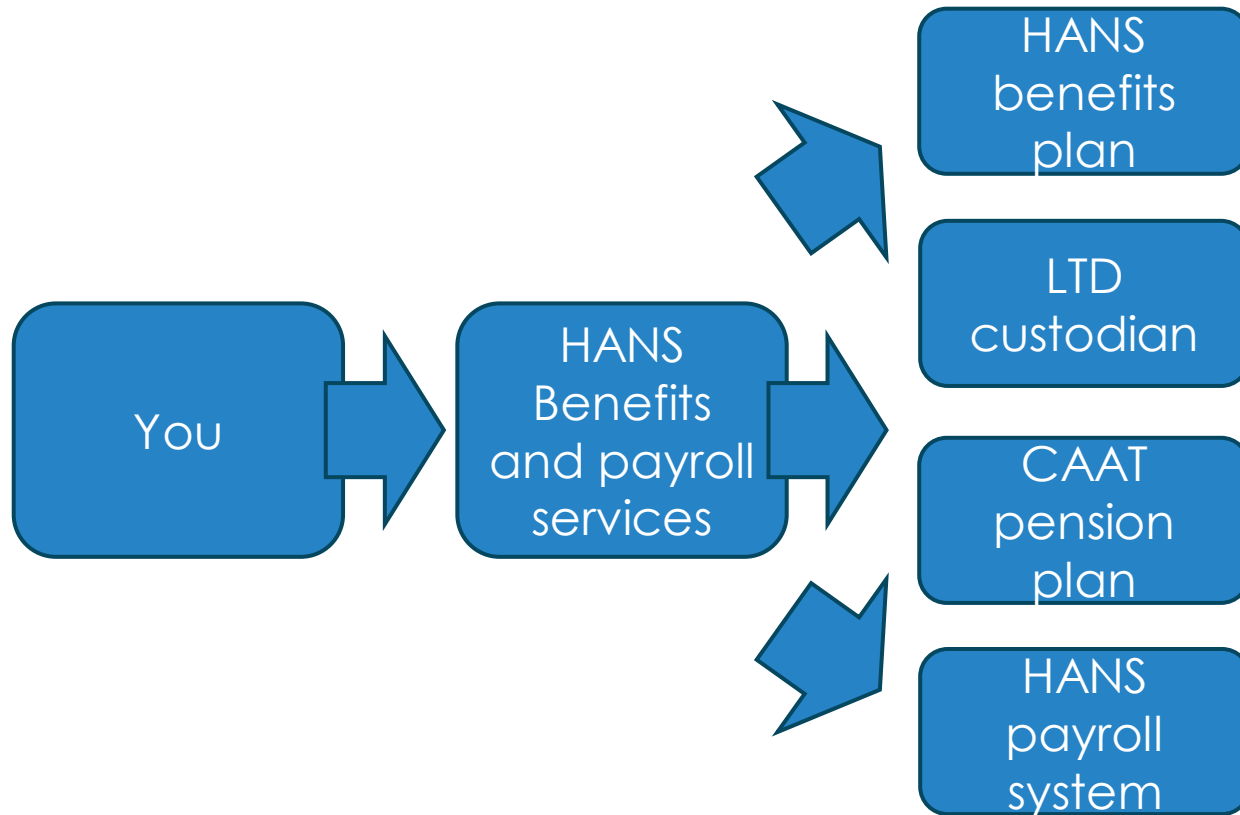
**Maintain current
payroll system**
(assuming it meets
requirements)

**Join HANS' Payroll
Services**

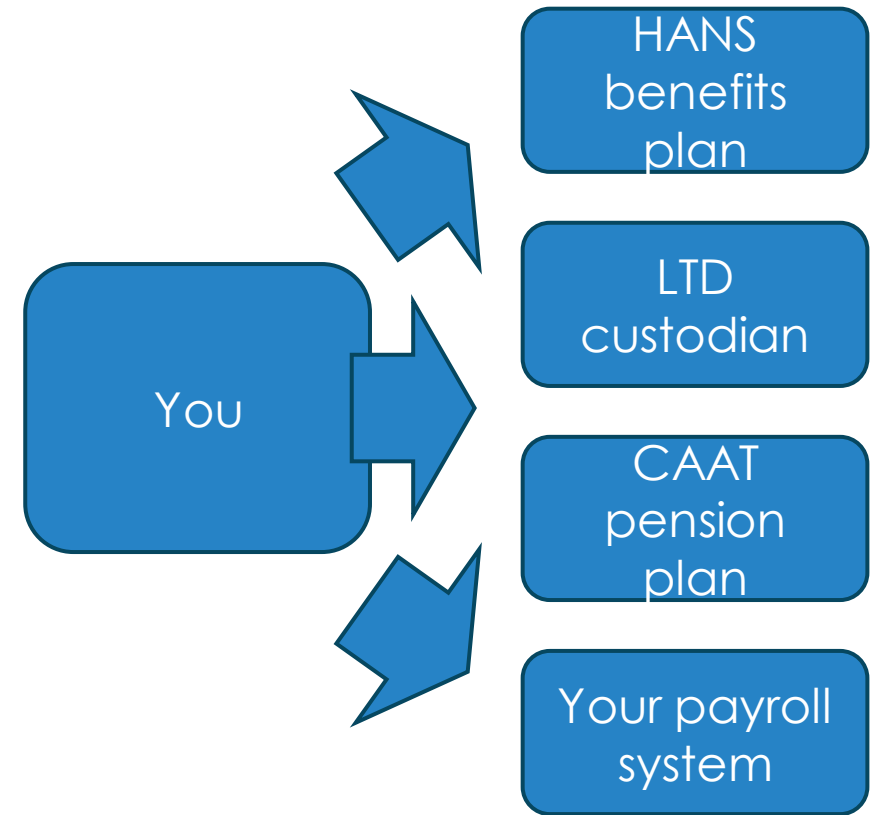
Ongoing administration

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If you use the HANS payroll services



If you use a different payroll system



Ongoing Administration

Option 1: Using the HANS Integrated Payroll Services

If you use the HANS Payroll Services

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You as the operator/ employer will	HANS Payroll Services will	HANS Benefits Administration Services will
<ul style="list-style-type: none">• Notify HANS of employee changes	<ul style="list-style-type: none">• Notify the benefits plan and pension plan of employee changes• Calculate, report, collect and send total LTD contributions to LTD custodian• Collect employee premiums and pension contributions• Calculate, report, collect, and send pension contributions to CAAT• Report employer contributions for benefits and pension to the Province to be paid to you• Calculate pension adjustment for T4s	<ul style="list-style-type: none">• Enroll new employees in the benefits plan• Terminate employees and make changes• Calculate total premiums due

The Process: Group Benefits and Fees

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If you use the HANS payroll services

- 1 Employee premiums will be withheld by the payroll team at each pay and remain in your bank account
- 2 Each month, HANS will produce an invoice for the total group benefits premiums and fees (administration and payroll) – you will be able to access the invoice online
- 3 HANS will let the Province know the total funding required for your organization
- 4 The Province will deposit the employer premiums and fees into your bank account
- 5 HANS will withdraw the total from your bank account: The employer premiums from the Province plus the withheld employee premiums and the fees to pay the invoice

The Process: Pension Contributions

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If you use the HANS payroll services

- 1 Employee contributions (also 5% of earnings) will be withheld by the payroll team at each pay and remain in your bank account
- 2 Each month, HANS will calculate the total employer pension contributions for the previous month
- 3 HANS will let the Province know the total funding required for your organization
- 4 The Province will deposit funding into your bank account as the employer
- 5 HANS will withdraw the total from your bank account: The employer contributions plus the withheld employee contributions.
- 6 HANS will send a report of the contributions to CAAT and deposit the total to the pension plan custodian

Retroactive pension contribution

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If you use the HANS payroll services

Government will make a one-time retroactive pension contribution meant to cover 5% of employees' earnings between January 1, 2024 and your implementation date.

- HANS will calculate and report the value of that contribution to the Province and to CAAT once the pension plan starts
- As part of your onboarding to the payroll system, all 2024 earnings will be loaded into the system and HANS will use that information to calculate this contribution and produce 2024 T4s

Ongoing Administration

Option 2: Using a Different Payroll System

If you use a different payroll system

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Operator/Employer will	HANS Benefits Administration Services will	CAAT Pension Plan will
<ul style="list-style-type: none">• Notify HANS benefits team of employee changes• Notify CAAT pension plan of employee changes• Calculate and collect employee premiums and pension contributions (in your system)• Calculate, report, and send total LTD premiums to the LTD custodian• Calculate, report, and send total pension contributions to CAAT• Calculate pension adjustment for T4s• Calculate the one-time retro pension payment	<ul style="list-style-type: none">• Enroll new employees in the benefits plan• Terminate employees and make changes• Calculate total monthly premiums in the benefits bill and withdraw from your bank account• Report employer contributions for benefits to the Province for payment	<ul style="list-style-type: none">• Report employer contributions for pension to the Province for payment to operator/employer

The Process: Group Benefits and Fees

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If you use a different payroll system

- 1 You will calculate and withhold employee premiums at each pay
- 2 Each month, HANS will produce an invoice for the total group benefits premiums and fees (administration and payroll) – you will be able to access the invoice online. You will need to calculate the LTD premium*.
- 3 HANS will let the Province know the total funding required for your organization
- 4 The Province will deposit the employer premiums* and fees into your bank account
- 5 HANS will withdraw the total from your bank account: The employer premiums* from the Province plus the withheld employee premiums and the fees to pay the invoice

** The LTD premiums are handled separately and must be calculated by you, deposited to the LTD custodian, and then will be reimbursed by the Province on the following month's bill*

The Process: Pension Contributions

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If you use a different payroll system

- 1** You will calculate and withhold employee contributions (also 5% of earnings) at each pay
- 2** At the end of each month, you will calculate the total pension contributions for the month
- 3** You will upload a report of the total contributions to the CAAT employer portal and deposit the total to the pension plan custodian before a business day that's no more than 30 days following the end of the month – late penalties apply.
- 4** Using the information you have uploaded, CAAT will let the Province know the total funding required for your organization
- 5** The Province will deposit funding into your bank account as the employer

Retroactive pension contribution

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If you use a different payroll system

Government will pay a one-time retroactive pension contribution meant to cover 5% of employees' earnings between January 1, 2024 and your implementation date.

If you are using your own payroll system, you will need to calculate and report the value of that contribution to the Province and CAAT once the pension plan starts – a spreadsheet template will be provided.

Regardless of which payroll option you choose... HANS' Benefits Administration support

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HANS will take care of

- ✓ Enrolling New Hires
 - ✓ Handling changes to employee benefits options
 - ✓ Coordinating benefits options and payments while on unpaid leave of absence
 - ✓ Processing resignation/termination paperwork for benefits
 - ✓ Assisting with any claims, including LTD and Basic Life
 - ✓ Regular reconciliations
 - ✓ Life event changes: New Hire/change positions (Term to Perm) (new to benefits), Date spouse meets the definition (married or common-law 12 months, whichever is first), New dependent additions (baby, adopt, step-children, guardian), loss of other health or dental coverage, Retirement
- Dedicated team with a toll-free line and email contact for both Operators and Employees: 8:30 – 4:30, Monday – Friday
 - This administration service will be fully funded by the Province for all Centres – if you use the HANS payroll services or if you use a different payroll system

Next steps

Next steps

Within 48 hours	Throughout January	Throughout February	March	3-4 months before your implementation date
<p>Dept will send email containing information collection form and information about HANS' payroll services.</p>	<p>Q&A sessions</p> <p>HANS payroll information session.</p> <p>Review plan information and identify your preferred implementation date (information collection form).</p> <p>Info forms must be returned no later than January 31.</p>	<p>2024/25 Funding Agreements sent to operators/agencies.</p> <p>Operators receive their implementation date from the Department.</p> <p>All orgs will receive implementation date by the end of February</p>	<p>2024/25 Funding agreements due to Dept by end of March.</p>	<p>HANS and CAAT will reach out to begin your organization's onboarding process.</p>

Group 1 transition activities begin

Group 2 transition activities begin

Group 3 transition activities begin

Group 4 transition...

Reminders

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Review the HANS' payroll info sheet and attend HANS' an in-depth Information Session on **January 11th, 2:00-3:00 pm (virtual)**



Complete the Online Information form by January 31st, 2023



Information available at www.childcarenovascotia.ca/benefits, including call recordings, slides, and plan provider details

Have questions? >>> Submit them to us online
www.childcarenovascotia.ca/benefits

Pension and Group Benefits | Car: x +

https://www.childcarenovascotia.ca/benefits

What comes next?

- How will events unfold?
- I work in the sector – where do I go if I have questions?
- I don't work in the sector but want to stay connected to this work? How can I do that?
- Does any of this information apply to Pre-primary?

If you have questions about the pension or benefit program please let us know. [Ask a question](#)

If you have issues completing this form, contact ECDSBenefits@novascotia.ca

Questions?