



HEALTHCARE BENEFIT TRUST

August 20, 2015

CHANGE IN PRACTICE – GROUP LIFE AND AD&D CONTRIBUTIONS FOR LTD CLAIMANTS WHO ELECT THE EARLY RETIREMENT INCENTIVE BENEFIT

As described in the Healthcare Collective Agreements under the Long Term Disability (LTD) provisions for Early Retirement Incentive Benefit (ERIB), LTD claimants who elect ERIB are entitled to continuation of their Group Life and AD&D coverage to age 65.

Effective September 1, 2015, employers will be required to remit Group Life and AD&D contributions for LTD claimants who elect ERIB. This administrative change is similar to the process you currently follow for ERIB claimants who elect to continue their Dental and/or Extended Health coverage to age 65 under the 50/50 cost-share program. It applies to LTD claimants who elect to take ERIB and whose employment terminates on or after September 1, 2015. Contributions for Group Life and AD&D benefits should continue to be remitted until the earlier of death or age 65 based on the eligibility in the collective agreement. You are not required to remit Group Life and AD&D contributions for LTD claimants who have taken ERIB prior to August 31, 2015.

QUESTIONS?

If you have questions or concerns about this change please contact:

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Mia deMercado
Senior Claims Administrator, Claims Administration
mia.demercado@hbt.ca
Phone: 604.678.8217 | Toll free: 1.888.736.2087

Tony Green
Controller, Finance
tony.green@hbt.ca
Phone: 604.678.8928 | Toll free: 1.888.736.2087