

May 1, 2024

JOINT FACILITIES BENEFITS TRUST - CHANGES TO THE LONG TERM DISABILITY (LTD) APPEALS PROCESS

Re: New Plan Document reflecting updates to the LTD Provisions of the Claims Review Committee and Rehabilitation Review Committee Appeals process for JFBT members Covered by the FBA Agreement

The Healthcare Benefit Trust is pleased to provide you with this information on behalf of the JFBT.

Attached is information regarding updates to the LTD Provisions of the JFBT Plan Document, specifically the Claims Review Committee and Rehabilitation Review Committee Appeals Processes.

As you are aware, benefits coverage is governed by the JFBT Plan Document. Effective January 16, 2024, the Trustees of the Joint Facilities Benefits Trust have authorized changes to the JFBT Plan Document.

In addition to updating to gender-inclusive language and increasing the EHC coverage for glucose monitors, there have been updates to the LTD provisions regarding appeals through a Rehabilitation Review Committee (RRC) or Claims Review Committee (CRC).

Please be advised that the changes outlined below will impact your employees who have applied for LTD and had their claim denied or terminated. The amendments:

- Confirm that the CRC and RRC forums are the exclusive, independent, and final and binding dispute resolution process for Joint Trust members.
- Require members to now **exhaust all avenues of internal appeal** with the claims-paying agent (Canada Life) **before** requesting a CRC or RRC.
- Require members to initiate a CRC or RRC request **within 90 days** of the last written decision by the claims-paying agent.
- Change the formation of Committees to be a roster that is assigned on a rotation basis from a list maintained by the Administrator for the Joint Trusts. Each Committee will have at least one FBA nominee and at least one nominee appointed on behalf of the Joint Trust, so the employer will no longer be contacted for a nominee for each request.
- Set out that the Committee member charges will be shared equally between the Joint Trust and the Member/Union.

These changes were put in place to clarify the Joint Trust's standing in the CRC/RRC process, to lessen the number of overall requests by encouraging attempts to resolve appeals at the claims-paying agent level, and finally to shorten the timelines of those that do proceed to Committee. Other than the above changes, there will be no affect to the administration of the CRC and RRC processes by HBT.

The **Plan Document** can be found on the JFBT website at <https://www.jfbt.ca/your-benefits/>.

The JFBT Benefit Booklet has been updated to reflect these changes.

Please forward this communication to all departments within your organization that may require and rely on this information. We also ask that you share this information with your employees entering the LTD process and remind them they have 18 months from the date of Canada Life's last written decision to start the internal appeal process if they wish to appeal the decision.

Questions

If you have any questions about these changes, please contact the Joint Facilities Benefits Trust at contact@jfbt.ca or, the HBT Claims Administration Team at ClaimsAdmin@hbt.ca or 604-736-2087.