

August 7, 2025

JHSBT: CHANGES TO THE LONG TERM DISABILITY (LTD) AND EXTENDED HEALTH PLANS

The Healthcare Benefit Trust is pleased to provide you with this information on behalf of the Joint Health Science Benefits Trust (JHSBT).

LONG TERM DISABILITY (LTD) APPEALS PROCESS

Updates to the LTD Provisions of the Claims Review Committee and Rehabilitation Review Committee Appeals process for Joint Trust members

As you are aware, benefits coverage is governed by the JHSBT Plan Document. Effective **October 18, 2023**, the Trustees of the Joint Health Science Benefits Trust authorized changes to the JHSBT 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.
- Remind employees they **have up to 2 years** from the last written decision by the claims-paying agent to appeal the decision.
- Require employees to now **exhaust all avenues of internal appeal** with the claims-paying agent (Canada Life) **before requesting a CRC**.
- Remind employees to initiate a RRC request as soon as possible.

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

The changes to the LTD appeal process will have an **implementation date of August 15, 2025**. This means that any employee that receives an initial decision from Canada Life on or after that date will now need to exhaust all avenues of appeal with the claims-paying agent **before** requesting a CRC.

EXTENDED HEALTH PLAN CHANGES

Addition of Registered Social Workers & Health Sciences Association (HSA) funded Registered Dietitian & Mental Health top-up benefits

JHSBT PLAN ENHANCEMENT – Added Registered Social Workers to Psychology Benefits

The Joint Health Science Benefits Trust (JHSBT) has added Registered Social Workers to eligible practitioners under the existing psychology benefit provisions. *This applies to following JHSBT Class Codes: 9, 117, 147, 470, 889, 890, 38 and 347. This enhancement was implemented June 1, 2025.*

HSA FUNDED SUPPLEMENTARY MENTAL HEALTH BENEFITS

Effective April 1, 2025, the Health Sciences Association (HSA) will fund supplemental benefits for employees represented by HSA, BCGEU, and CUPE. It does not extend to dependents. More information is available at: [Health Sciences Association | HSBPA: New Mental Health Support Fund to Top Up Benefits](#)

These supplemental benefits apply to employees under the following JHSBT Class Codes: 9, 117, 147, 470, 889, and 890.

The HSA Mental health fund will top up coverage for the following supplemental benefits:

- **HSA funded Psychology top-up:** Once a member reaches the \$900* per calendar year combined maximum psychology benefit under the JHSBT they may submit their next claim for reimbursement from the top-up fund. The supplementary benefit provides up to an additional \$1,100 per calendar year combined maximum at 100% reimbursement, subject to Pacific Blue Cross' reasonable and customary limits, for registered social workers, registered clinical counsellors, registered psychologists, and online cognitive behavioural therapy (iCBT) programs available through Pacific Blue Cross.
- **HSA funded Registered Dietitian:** \$600 per calendar year at 100% reimbursement and no annual deductible, subject to Pacific Blue Cross' reasonable and customary limits, effective April 1, 2025, and submitted to Pacific Blue Cross via the usual claims process.

*For class codes 470 and 890, employees will have access to the additional \$1,100 per calendar year combined maximum, once they reach the \$600 annual psychology benefit limit.

There is no change to the contribution rates associated with the above changes.

HSA reserves the right to modify or discontinue these benefits at any time.

Employees who became disabled prior to April 1, 2017, remain covered by the Healthcare Benefit Trust, rather than JHSBT; therefore, these changes do not apply to them.

Administrative Materials

As a result of these changes, the following administrative materials have been updated and can be found on the [JHSBT website](#) and on PBC ADMINnet, if applicable:

- JHSBT benefit booklets
- JHSBT Benefits-at-a-Glance (BaaG) summaries
- JHSBT Plan Document

Please forward this communication to all departments within your organization that may require and rely on this information.

Questions

- If you have any questions about the **LTD Appeals Process change**, please contact:

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- If you have any questions regarding the **Extended Health Supplemental Benefits**, please contact:

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