

2026 Contribution Rates JOINT TRUSTS

Trust	% of Straight Time Payroll	Product Based Rates for Self-Pay Employees									
		Group Life per \$1000 of Benefit	AD&D per \$1000 of Benefit	Dependent Life per Employee	Long Term Disability % of Monthly Earnings	EHC Single	EHC Couple	EHC Family	Dental Single	Dental Couple	Dental Family
JCBT	11.67%	0.18	0.0055	n/a	5.92%	70.23	168.55	168.55	91.83	174.49	266.29
JHSBT	8.55%	0.08	0.0053	n/a	2.97%	183.57	440.67	440.67	81.28	154.44	235.72
JHSBT (Age 65+ and Casuals in Temp Positions)	7.75%	0.08	0.0053	n/a	n/a	183.57	440.67	440.67	81.28	154.44	235.72
NBA (regular, seasonal part-time, etc)	12.44%	0.07	0.0024	n/a	4.21%	183.48	440.36	440.36	82.71	157.14	239.82
NBA (Casual Employees in Temp Appointments)	10.34%	0.07	0.0024	n/a	2.11%	183.48	440.36	440.36	82.71	157.14	239.82

*Self-Pay Reporting

Employers must send **100% of benefit contributions** to HBT.

Employers must **report any employees who are self-paying** for benefits.

For employees on LTD, employers must also submit the employee's **50% share** of self-pay contributions.

Both HBT and the Joint Trusts require information on employees who self-pay. To ensure proper reporting to the Joint Trust Trustees, employers must **report earnings and submit contributions using the *Self-Pay Contributions Reporting form***.

*JHSBT STP and Self-Pay Rates

For JHSBT employees who contribute toward LTD under the collective agreement, the rate has been standardized to **0.8%**.

This amount is already **included in the employer's STP rate** shown on the rate sheet.