

May 21, 2026

Resident Doctors of BC (“RDBC”) - Wage Increases Retroactive to April 1, 2025

This communication outlines the reporting requirements related to the **retroactive wage increases** for employees represented by the **Resident Doctors of BC (RDBC)**, specifically for those currently receiving **Long Term Disability (LTD) benefits**.

As a result, LTD benefit calculations and earnings reporting may need to be updated for certain employees.

Employees on Long Term Disability

Employees disabled on or after April 1, 2025:

LTD benefits for employees who became disabled on or after **April 1, 2025**, may be affected if **the pre-disability earnings** reported at the time of the claim have changed due to a retroactive wage adjustment.

Canada Life will provide employers with a list of impacted employees. If applicable, this list will be issued by **June 12, 2026**.

Required Review and Updates

- Review the **Employer’s Statement** and/or **Calculation of Part-Time Earnings** form(s) previously submitted.
- If pre-disability earnings have changed, update the information on the list provided by Canada Life.
- A revised Employer’s Statement is not required unless additional information beyond pre-disability earnings is needed.
- A revised Calculation of Part-Time Earnings form is required for all part-time employees.

Submission Deadline

The completed list (and any relevant attachments) must be submitted by **July 17, 2026**.

Send the completed list and any relevant attachments to Andy Mak (Andy.Mak@canadalife.com) and copy your Team Manager.

Employees working Rehabilitation Employment

Employees participating in **Rehabilitation Employment**, who were being paid by the employer for hours worked, may be affected if they receive a retroactive wage adjustment.

Canada Life is unable to identify these employees and will rely on employers who are impacted.

Required Review and Updates

- Review the **Monthly Earnings Report (MER)** While on LTD form previously submitted.
- If the employer reported rate of pay has changed, a revised MER, must be submitted by **July 17, 2026**.
- The Current Rate of Pay (CROP) must also be updated for all affected individuals.

Refer to the attached document, "*Earnings Update to Canada Life*" for detailed MER reporting instructions.

Employees Under Any Occupation Assessment

Employees currently being assessed under the **Any** Occupation definition may also be affected by the retroactive wage adjustment.

Required Update

Provide the updated **Current Rate of Pay** to Canada Life by **July 17, 2026**.

Earnings/Contributions Reporting

Retroactive wage adjustments must be reflected in the monthly earnings and reporting.

Employers must include retroactive wages increases in **Straight Time Payroll (STP)** when reporting through **CERS**.

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

Questions

If you have any questions, please contact Canada Life, HBT Benefits Team or HBT Finance Team:

Canada Life

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Disability Claims Administration & Payments
Phone: 604-646-1264
Email: Andy.Mak@canadalife.com

Melinda Han, Team Manager
Disability Claims Administration & Payments
Phone: 604-455-2745
Email: Melinda.Han@canadalife.com

HBT

Benefits Team

If you have any questions, please contact your Benefits Administrator or the Benefits Team at BenefitsTeam@hbt.ca or 604-736-2087; Toll-free at 1-888-736-2087

Finance Team

Contributions Reporting: CERS@hbt.ca or 604-678-8518