

November 29, 2016

## April 1, 2017 HBT Rate Notification (CSSEA, Ex-CSSEA & Permitted Employers)

Attached is the Rate Sheet with your organization's contribution rates effective April 1, 2017. The April 1, 2017 rates will apply to the entire pay period in which April 1<sup>st</sup> falls.

Additional information about your contribution rates:

HBT provides health and welfare benefits on a self-insured basis. Being self-insured, contribution rates are closely aligned with the expected cost of claims. Contributions pay for benefit payments and administrative services provided by HBT and its service providers, Great-West Life and Pacific Blue Cross. Rates for different benefits are derived using various methods:

- Extended Health and Dental rates are set using claims experience from the past three years to estimate the future cost of claims.
- Long Term Disability (LTD) rates are set using past claims experience from approximately five years for the pool to estimate the future cost of claims. For employees in provincial collective agreements a province-wide base rate is set, which is then adjusted for the employer's experience as well as the pool's experience. For employees not covered by a provincial collective agreement, the LTD rate change is based on a combination of the pool experience and the employer experience.
- Group Life and Accidental Death & Dismemberment (AD&D) rates are set broadly across the Trust.

More information on HBT rate setting can be found at [www.hbt.ca](http://www.hbt.ca).

The Dental and Extended Health contribution rates shown are the full amounts you will pay for your employees on Long Term Disability. Continue to collect 50% of these rates from your employees on LTD.

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

If you have any questions, please contact the HBT Benefits Team:

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