

July 12, 2012

REMINDER OF CHANGE: Waiver of Premium for Employees on LTD

Effective April 1, 2012, HBT started invoicing employers for Group Life and AD&D for all LTD claimants. This change would be reflected from your April 2012 invoice and onward. This is not a new charge to employers. Prior to this change, the cost associated with these benefits was included in the rates paid by all employers within the pool. This change was first announced in the December 2010 [Rates Advisory](#) notice to clients as part of HBT's new rate setting process and prevents employers with good LTD experience from paying for the cost of employers with poor claims experience. HBT recommends employers contact their LTD claimants to advise them of this change as employer-paid Group Life is a taxable benefit to the employee and requires T4 reporting. For further information, refer to Canada Revenue Agency's publication, "[Employers' Guide - Taxable Benefits and Allowances](#)".

QUESTIONS?

If you have questions or concerns about this change please contact:

HEALTHCARE BENEFIT TRUST

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If you have questions or concerns about the LTD claimants listed on your invoices please contact:

GREAT-WEST LIFE – Contact Disability Claims

- [Vancouver](#) DMSO
Phone: 604.646.1200 | Toll free: 1.888.292.4111 | Fax: 604.684.2399
- [Langley](#) DMSO
Phone: 604.455.2700 | Toll free: 1.877.262.0749 | Fax: 604.455.2701