



HEALTHCARE BENEFIT TRUST

September 1, 2015

CSSEA EMPLOYER RATE ADVISORY: LTD RATES REDUCTION EFFECTIVE AUGUST 1, 2015

In advance of the 2016 rate renewal notices, HBT would like to advise you of changes that impact LTD contribution rates effective August 1, 2015.

HBT LTD contribution rates no longer include a surcharge to fund an LTD related deficit. As a result, rates will be reduced to reflect this change. Additionally, LTD rate changes planned for April 2016 will be implemented effective August 1, 2015. The impact of these rate changes will result in an average reduction in LTD rates of up to 30%.

Attached is your Contribution Rate Sheet effective August 1, 2015. The rate changes will be applied in the September 15, 2015 billing from PBC.

QUESTIONS?

If you have any questions related to this rate change please contact:

HEALTHCARE BENEFIT TRUST

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Please ensure that this communication is distributed to the appropriate people within your organization