

March 31, 2017

**REMINDER: BENEFITS ADMINISTRATION CHANGES EFFECTIVE APRIL 1, 2017
JOINT TRUSTS & HBT**

Effective April 1, 2017, HBT is required to track claims and administration costs separately for each Joint Trust’s (JT) employee groups and HBT’s employee groups.

Trusts & Class Codes

HBT will administer health and welfare benefits and track associated costs as follows:

Employee Groups	Applicable Trust/ Class Code
CBA	JCBT - no class code changes
FBA	JFBT - no class code changes
HSPBA	JHSBT - no class code changes
CBA LTD with DOD Pre-April 1, 2017	HBT - 9 prefixed class code
FBA LTD with DOD Pre-April 1, 2017	HBT - 9 prefixed class code
HSPBA with LTD DOD Pre-April 1, 2017	HBT - 9 prefixed class code
ERIB with DOD Pre-April 1, 2017	HBT - 8 prefixed class code
NBA (including LPNs)	HBT - no class code change
Resident Doctors of BC	HBT - no class code change
Excluded Staff	HBT - no class code change

Employer Action Required Post April 1, 2017 - HBT-JT Class Code Transfers

CBA, FBA and HSPBA claimants with a date of disability prior to April 1, 2017 remain under HBT’s benefit plan

When the LTD Claim is Accepted for CBA, FBA, HSPBA with a DOD prior to April 1, 2017, Dental and EHC coverage is under HBT (9-prefixed class code):

- Employers are responsible for transferring employees to the appropriate class codes effective the LTD benefit start date. If the employee elects to continue benefits at the time their LTD claim is accepted, they should be enrolled under the 9-prefixed class code effective the first of the month following the date of GWL’s acceptance letter. HBT will conduct audits to ensure transfers are occurring. If the employee’s Dental and EHC benefits are terminated and the employee elects not to reinstate benefits, no action is required. HBT and PBC have proactively moved any current pre-April 1, 2017 DOD JT employees on LTD to the 9-prefixed classes. In addition, HBT and PBC have transferred any employees no longer on LTD with a pre-April 1, 2017 DOD back to their JT Class.

When a CBA, FBA, HSPBA LTD Claim under HBT (9-prefixed class code) is Terminated:

- Employers are responsible for transferring employees to the appropriate Joint Trust class code. HBT will conduct audits to ensure class code termination/transfers are accurate and timely.
 - If the employee returns to work or does not return to work but benefits continue, transfer the employee from the 9-prefixed class code to the appropriate JT class code effective the day the employee returns to work or if not returned to work, the day following the LTD termination date*.
 - If benefits do not continue and employee does not return to work, no action is required.

- Please note that PBC will terminate Dental and EHC benefits under HBT (9-prefixed class code) at the end of the month in which the LTD claim terminates (*exception IHA and NHA*). For the first few months after the JTs come into effect, HBT will send lists to employers to help facilitate the transfer of terminated CBA, FBA and HSPBA LTD claims with a date of disability prior to April 1, 2017 to the appropriate JT class code.

**For employees with a retroactive LTD termination date (prior to April 1, 2017), the earliest date of transfer to the JT class is April 1, 2017.*

When an LTD Claim with a DOD pre-April 1, 2017 is Appealed or a Successive Disability Occurs:

- If the LTD claim is reinstated following an appeal or reinstated under a successive disability, employers are responsible for transferring employees to the appropriate HBT 9-prefixed class code effective the LTD benefit start date. HBT will conduct audits to ensure transfers are occurring.
- If the LTD claim is denied, no action is required. The employee remains in the JT class code (or, if benefits are terminated, remains in the 9-prefixed class code).

ERIB Retirements

- Employers are responsible for transferring employees to the appropriate 8-prefixed HBT class codes. HBT will conduct audits to ensure transfers are occurring. If the employee's EHC and/or Dental benefits are active and the employee elects to continue purchasing EHC and/or Dental benefits (as applicable), transfer the employee under the applicable benefit(s) to the 8-prefixed class code.

WorkSafe BC Wage Loss and Section 16

- Employees should already be enrolled under the JT class code unless there is an accepted LTD claim with a date of disability prior to April 1, 2017. If an LTD claim is accepted, transfer the employee to the appropriate 9-prefixed class code effective the LTD benefit start date.

CBA, FBA and HSPBA claimants with a date of disability post April 1, 2017 should remain in their JT class. Do not move them to the HBT 9-prefixed class.

Plan Provisions, Eligibility, Enrolment

There are no changes to the benefit plan provisions, eligibility and enrolment rules, administration processes, etc. as at April 1, 2017. You can continue to refer to the HBT Administration Guide and Plan Document until new "JT versions" are distributed for CBA, FBA and HSPBA.

Booklets

Continue to refer employees to the HBT versions of the CBA, FBA and HSPBA benefit booklets.

Enrolment/Changes

Continue to use "HBT/JT" enrolment forms for all enrolments/changes. The forms can be found at:

1. Group Life and AD&D Appointment of Beneficiary

Appointment/Change of Beneficiary for Group Life and AD&D

<https://www.hbt.ca/News-and-Resources/Pages/AllFormsGuidesManuals.aspx>

2. Pacific Blue Cross

Sign on to ADMINnet. Click on the Resources Tab at the top of the page – drop down to Healthcare Benefit Trust Resources and click on Healthcare Benefit Trust Booklets and BID Generator, click on the Forms tab.

Important Notes:

- You do not need to re-enrol existing employees.
- You do not need to specify the applicable Trust when completing any enrollment/changes forms.
- There is no change in class codes unless the employee is already on LTD or has accepted the LTD Early Retirement Incentive Benefit (ERIB) as at April 1, 2017.
- There is no change in the Benefits Identification Numbers (BIDs) for existing employees and no change in the process for obtaining a BID for new hires.

Claims

Continue to use “HBT/JT” claim forms for all claims. The forms can be found at:

1. Group Life/Accidental Death & Dismemberment (AD&D)/Dependent Life

Group Life and Accidental Death Proof of Death

Dependent Life Proof of Death (applicable to some Superior Benefit Groups)

Group Life Conversion Privilege Notification

<https://www.hbt.ca/News-and-Resources/Pages/AllFormsGuidesManuals.aspx>

Advance Payment of Group Life: Contact HBT for an application package.

Important Note:

- Before submitting a form, ensure the correct box has been checked-off for the applicable Trust, for cost/tracking purposes.

2. Long Term Disability (LTD)

LTD Claims Package

<https://www.hbt.ca/News-and-Resources/Pages/AllFormsGuidesManuals.aspx>

Early Referral Service (ERS)

https://www.hbt.ca/rehabilitation_services/RehabilitationReferral/Pages/MakeReferral.aspx

Important Notes:

- These LTD forms are to be used for JT and NBA claims and referrals.
- Before submitting an LTD or Life claim, ensure the correct box has been checked-off for the applicable Trust on the Employer’s Statement for cost/tracking purposes.
- The correct class code must also be used.

Policy Numbers: The following policy numbers are in effect as of April 1, 2017 for new claims:

Name of Trust	LTD Policy Number	ERS Policy Number
HBT	51337 (no change)	51493 (no change)
JCBT	59234	59329
JFBT	59233	59328
JHSBT	59232	59327

DCR: LTD claims information for JT claims will be available via the GWL DCR in the same format as current reporting.

Municipal Pension Plan: For new JT LTD claims, submit the notification to MPP/PSPP under HBT's LTD Plan.

3. Dental/Extended Health Care (EHC)

Dental: There is no claim form for Dental benefits.

EHC: Employees can access an EHC *Health Claim Form* at PBC's CARESnet website.

Contributions, Earnings Reporting, Remittance, Enrolment

Please refer to HBT's eflash dated March 10, 2017 "*Notice of Changes Effective April 1, 2017: Contributions, Earnings Reporting, Remittance, Enrolment for FBA, CBA, HSPBA, Nurses, Resident Doctors, Non-Contract & Management*".

Other Employee Groups

- 1. Nurses Bargaining Association (NBA)**: The above forms are to be used for employees covered by the Nurses' Bargaining Association (NBA). Check the box for "Healthcare Benefit Trust" where required. There are no other changes for this group.
- 2. Resident Doctors of BC**: The above forms are to be used for this employee group (except LTD). Check the box for "Healthcare Benefit Trust" where required. There are no other changes for this group.
- 3. Excluded Staff**: The above Group Life, AD&D, Dependent Life, Dental and EHC claims forms are to be used for your excluded employee groups, as well as the PBC application forms. Check the box for "Healthcare Benefit Trust" where required. There are no other changes for this group. Continue to use the applicable enrolment forms for Group Life, AD&D and Dependent Life (*Appointment of Beneficiary*) and LTD (*Health Care Excluded LTD Claim Package*) at <https://www.hbt.ca/News-and-Resources/Pages/AllFormsGuidesManuals.aspx>

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 the HBT Benefits Team:

Toni Sulpher, Client Consultant

Phone#: 604.678.8775

Email address: toni.sulpher@hbt.ca

Christine Fenske, Team Lead

Phone#: 604.678.8287

Email address: christine.fenske@hbt.ca

Shirley Quon, Consultant, Benefits Design & Reporting

Phone#: 604.678.8782

Email address: shirley.quon@hbt.ca

Elisabeth Whiting, Executive Director, Client Service

Phone#: 604.678.8739 or 778.384.4702

Email address: elisabeth.whiting@hbt.ca