



2025 Contribution Rates JOINT TRUSTS

Trust	% of Straight Time Payroll	Product Based Rates for Self-Pay Employees									
		Group Life per \$1000 of Benefit	AD&D per \$1000 of Benefit	Dependent Life per Employee	Long Term Disability % of Monthly Earnings	EHC Single	EHC Couple	EHC Family	Dental Single	Dental Couple	Dental Family
JCBT	11.67%	0.17	0.0046	n/a	6.22%	66.14	158.74	158.74	90.28	171.54	261.79
JHSBT	8.52%	0.07	0.0052	n/a	2.99%	173.87	417.38	417.38	77.95	148.12	226.07
JHSBT (Age 65+ and Casuals)	5.53%	0.07	0.0052	n/a	n/a	173.87	417.38	417.38	77.95	148.12	226.07
NBA (regular, seasonal part-time, etc)	11.59%	0.08	0.0030	n/a	4.07%	173.12	415.49	415.49	80.20	152.37	232.54
NBA (CASUAL EMPLOYEES IN TEMPORARY APPOINTMENTS)	9.55%	0.08	0.0030	n/a	2.04%	173.12	415.49	415.49	80.20	152.37	232.54

*Self-Pay Reporting

Employers must send **100% of benefit contributions** to HBT.

Employers must **report any employees who are self-paying** for benefits.

For employees on LTD, employers must also submit the employee's **50% share** of self-pay contributions.

Both HBT and the Joint Trusts require information on employees who self-pay. To ensure proper reporting to the Joint Trust Trustees, employers must **report earnings and submit contributions using the *Self-Pay Contributions Reporting form***.

*JHSBT STP and Self-Pay Rates

For JHSBT employees who contribute toward LTD under the collective agreement, the rate has been standardized to **0.8%**.

This amount is already **included in the employer's STP rate** shown on the rate sheet.