

June 3, 2026

ADMINISTERING BENEFIT PLANS FOR GROUPS WITH EXCESS COVERAGE FOR LIFE/ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) AND/OR LONG TERM DISABILITY

The purpose of this eflash is to provide you with information on the administrative practice for employees who are eligible for Excess Coverage for Life/Accidental Death & Dismemberment (AD&D) and/or Long Term Disability.

Please find attached:

- Employer Instructions
- Frequently Asked Questions (FAQ) on Excess Coverage
- Custom HBT Evidence of Insurability (EOI) form.

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

Questions

If you have any questions, please contact the HBT Benefits Team at (604) 736-2087 or BenefitsTeam@hbt.ca.