

April 30, 2020

CSSEA AND HBT WORKING TOGETHER TO PROVIDE OPTIONAL COVID-19 SURVIVOR BENEFIT COVERAGE DURING THE CORONAVIRUS PANDEMIC

In support of our Community and Social Services Sector Members and their Employees during the COVID-19 Pandemic, HBT is offering a COVID-19 Survivor Benefit as per CSSEA's Communication Update on April 28, 2020. This is optional coverage that Employers may elect to add for their employees. The COVID-19 Survivor Benefit eligibility dates are April 1, 2020 to March 31, 2021.

This benefit is intended to provide up to 24 months of continued coverage for the Extended Health and Dental benefits for the dependents of an employee who perishes from the COVID-19 infection.

More specifically, this benefit would cover an eligible employee's dependents who were covered under the employee's health benefit plan at the time of the employee's death, until the earliest of the following dates:

- 24 months from the date of death;
- the date when insurance for the employee's dependents would have terminated if the employee's death had not occurred; or
- the date when the employee's dependents become eligible for similar coverage under another Insurance Policy.

Contributions to add this COVID-19 Survivor Benefit for your employees is nominal. The contribution amount is expressed per covered life and reflected by employee status (defined as couple or family). Please note your 2020 rates will not be adjusted for this optional coverage. Should you choose to opt-in, HBT will collect the respective contributions directly by a separate invoice.

If you would like to add this coverage, and to receive the rates specifically for your Employees please contact Toni Sulpher directly at Toni.Sulpher@hbt.ca.

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