

July 7, 2016

REMINDER: BENEFITS ADMINISTRATION CHANGES – JOINT TRUSTS & HBT

Further to our eflash communications dated February 18, 2016 and March 24, 2016, we wish to remind employers of the administrative changes and action required for: **CBA, FBA and HSPBA LTD claimants with a Date of Disability Prior to April 1, 2016.**

HBT is required to track claims and administration costs separately for each Joint Trust's (JT) employee groups and HBT's employee groups.

When the LTD Claim is Accepted

- Class Code – Employers are responsible for transferring employees to the appropriate 9-prefixed HBT class codes. HBT will conduct audits to ensure transfers are occurring.
- Group Life, AD&D and LTD – Transfer the employee to the appropriate 9-prefixed class code effective the LTD benefit start date. If the employee's Group Life and AD&D benefits were terminated during the LOA, reinstate the benefits effective the LTD benefit start date. LTD contributions are waived.
- Dental and EHC – If the employee's benefits are active, coverage will continue under the 9-prefixed class code the employee is transferred to. If the employee's benefits are terminated and employee elects to continue benefits at the time their LTD claim is accepted, reinstate the benefits under the 9-prefixed class code effective the first of the month following the date of GWL's acceptance letter.

When the LTD Claim is Terminated

- Class Code – Employers are responsible for transferring employees to the appropriate JT class codes. HBT will conduct audits to ensure transfers are occurring.
- Group Life, AD&D and LTD – Terminate coverage effective the LTD termination date. 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, benefits will remain terminated at the date the LTD claim terminates.
- Dental and EHC – Benefits are terminated by PBC [except IHA and NHA - follow e-file process] at the end of the month in which the LTD claim terminates. 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.

** For employees with a retroactive LTD termination date (prior to April 1, 2016), the earliest date of transfer to the JT class is April 1, 2016.*

When an LTD Claim is Appealed or a Successive Disability Occurs

- Class Code – If the LTD claim is reinstated following an appeal or reinstated under a successive disability, and if the employee was previously transferred to a JT class code, 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

- Class Code – Employers are responsible for transferring employees to the appropriate 8-prefixed HBT class codes. HBT will conduct audits to ensure transfers are occurring.
- Group Life and AD&D – Employees must be enrolled for Group Life and AD&D under the 8-prefixed class code.
- Dental and/or EHC – If the employee’s 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) in the 8-prefixed class code.

WorkSafe BC Wage Loss and Section 16

- Class Code – 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, 2016. If an LTD claim is accepted, transfer the employee to the appropriate 9-prefixed class code effective the LTD benefit start date.

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:

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