

October 20, 2017

VERIFICATION OF COVERAGE PROCESS CHANGE FOR LONG TERM DISABILITY, GROUP LIFE, ACCIDENTAL DEATH & DISMEMBERMENT AND DEPENDENT LIFE CLAIMS

We are writing to inform you of a process change at the Healthcare Benefit Trust (HBT) for the verification of coverage. HBT verifies coverage for all Long Term Disability (LTD), Group Life, Accidental Death & Dismemberment (AD&D) and Dependent Life (DL) claims **when the claim is submitted to Great-West Life (GWL) and prior to claim adjudication.**

As you are aware, effective April 1, 2017, enrolment of employees into LTD, Group Life, AD&D and DL is no longer required. Eligibility is now determined at the time of a claim by HBT through a verification of coverage process.

Previously, HBT retrieved eligibility information from Pacific Blue Cross (PBC). Due to the change in process that took effect April 1, 2017, HBT is no longer able to confirm eligibility through this process. As such, in the event of an LTD, Group Life, AD&D, or DL claim, HBT will require the following information from you:

LTD:

- Proof of LTD coverage at date of disability; and
- Employee's annual earnings (12 months) prior to the date of disability.

Group Life, AD&D, DL:

- Proof of benefit coverage at date of death (accidental) or dismemberment; and
- Proof of annual earnings, if benefit coverage is based on annualized earnings.

HBT may require additional information to determine eligibility. It is the employer's responsibility to ensure that only eligible claims are submitted, and that correct earnings have been reported so that GWL is able to correctly calculate and pay the benefit. GWL's role is to assess, manage and pay eligible claims under the terms of the LTD, Group Life, AD&D or DL plan.

Please forward this document 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:

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