



August 7, 2025

JCBT: CHANGES TO THE LONG TERM DISABILITY (LTD) APPEALS PROCESS

Re: Updates to the LTD Provisions of the Claims Review Committee and Rehabilitation Review Committee Appeals process for JCBT Members covered by the CBA Agreement

The Healthcare Benefit Trust is pleased to provide you with this information on behalf of the Joint Community Benefits Trust (JCBT).

As you are aware, benefits coverage is governed by the JCBT Plan Document. Effective October 17, 2023, the Trustees of the Joint Community Benefits Trust authorized changes to the JCBT Plan Document.

In addition to updating to gender-inclusive language and increasing the EHC coverage for glucose monitors, there have been updates to the LTD provisions regarding appeals through a Rehabilitation Review Committee (RRC) or Claims Review Committee (CRC).

Please be advised that the changes outlined below will impact your employees who have applied for LTD and had their claim denied or terminated. The amendments:

- Confirm that the CRC and RRC forums are the exclusive, independent, and final and binding dispute resolution process for Joint Trust members.
- Require employees to now **exhaust all avenues of internal appeal** with the claims-paying agent (Canada Life) before requesting a CRC or RRC.
- Require employees to **initiate a CRC or RRC request within 90 days** of the last decision by the claims-paying agent.
- Change the **formation of Committees to be a roster** that is assigned on a rotation basis from a list maintained by the Administrator for the Joint Trusts. Each Committee will have at least one CBA nominee and at least one nominee appointed on behalf of the Joint Trust, so the employer will no longer be contacted for a nominee for each request.
- Set out that the Committee member **charges will be shared equally** between the Joint Trust and the Member/Union.

These changes were put in place to clarify the Joint Trust's standing in the CRC/RRC process, to lessen the number of overall requests by encouraging attempts to resolve at the claims-paying agent level, and finally to shorten the timelines of those that do proceed to Committee. Other than the above changes, there will be no effect to the administration of the CRC and RRC processes by HBT.

The changes to the LTD appeal process will have an **implementation date of August 15, 2025**. This means that any employee that receives an initial decision from Canada Life on or after that date will now need to exhaust all avenues of appeal with the claims-paying agent before requesting a CRC and they will have 90 days to request a CRC after exhausting the appeal process.

The **Plan Document** can be found on the JCBT website at [JCBT Plan Document](#) and on PBC ADMINnet.

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:

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