

May 8, 2026

UPDATED HBT ADMINISTRATION GUIDE

The revised HBT Administration Guide Version 7.0 (May 2026) is now available on Pacific Blue Cross' (PBC) ADMINnet. There continues to be 3 types – Healthcare, CSSEA and Permitted Employers – to better accommodate the needs of our Employers across different sectors.

To locate the HBT Administration Guide relevant to your organization, please access it within the 'Messages' tab on PBC's ADMINnet.

Attached is a list of the amended pages and a summary of the changes. **Please review this information carefully, as it may affect your administrative procedures.**

Kindly disregard previous versions of the HBT Administration Guide and use Version 7.0 going forward.

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 your designated Benefits Administrator or BenefitsTeam@hbt.ca or 604-736-2087; Toll-free at 1-888-736-2087.



Healthcare Benefit Trust

Administration Guide Update - Version 7.0 (May 2026)

The Healthcare Benefit Trust's Administration Guide has been amended as of May 2026:

In particular, please note the key changes under each Admin Guide:

All Versions: (Healthcare, CSSEA and Permitted Employer)

- Website links have been revised with the most updated pathways.
- Canada Life LTD claim mailing address and fax number have been updated.
- LTD claims submission process in Appendix 3 has been updated.
- LTD appeal procedures in Appendix 6 includes an updated timeline pertaining to internal review requests.

Healthcare:

- Enrolment for casual employees covered by the Community, Facilities, Nurses and HSP Agreements: clarifying language pertaining to enrolment for casual employees as well as contribution payments have been included.
- An updated sample spreadsheet for self-pay and product based rate contributions reporting has been included in Appendix 8.
- Updated Health Sector Employer Guide Version 4.0 (November 2025):
 - Added language stipulating the employers' obligation to report monthly with regards to regular STP earnings and LTD covered lives count directly to HBT.
 - Contact information for the Finance Team has been updated.
 - Clarification regarding when to report and how to calculate STP has been included.
 - Information pertaining to reporting separately for overtime earnings for JFBT and JCBT has been outlined.

CSSEA:

- Updated to clarify that participation in the Early Intervention Program is part of the collective agreement and is mandatory. The timeline to submit Early Referral Services Forms has been included.

The following is a list of the amended pages and a summary of the changes. **Please review this information carefully, as it may affect your administrative procedures.**

General

1. **Updates to Website Links:** Links throughout the HBT Administration Guide have been updated to reflect the most current pathways.
2. **Contact Us/Claims – Long Term Disability/Page 2:** The Canada Life mailing address has been updated to: PO Box 1055, Winnipeg, MB R3C 2X4. The Langley Office fax number has also been updated to 1-844-569-3131.
3. Re-pagination and re-numbering of sections as applicable.

Enrolment – Healthcare (not applicable to CSSEA and Permitted Employer versions)

1. **Effective Dates of Coverage/Community Agreement (Casual Employees)/Page 12:** Under FAQ Question #1(a) for Group Life and AD&D, eligibility wording has been revised to clarify that casual employees filling temporary positions where there is no incumbent are eligible on the same basis as regular employees. In addition, Part (b) has been added to confirm that the employer pays the contributions.
2. **Effective Dates of Coverage/Community Agreement (Casual Employees)/Page 12:** Under FAQ Question #2(a) for Dental and Extended Health, wording has been updated to confirm that the employer must enrol the employee in both benefits.
3. **Effective Dates of Coverage/Facilities Agreement/Page 13:** The effective date for Dental coverage for regular employees not completing probation while casual has been updated to “1st of the month following 30 days of regular employment.” The effective date for Extended Health coverage has been updated to “1st of the month following date of regular employment.”
4. **Effective Dates of Coverage/Facilities Agreement (Casual Employees)/Page 14:** Under FAQ Question #1 for Group Life and AD&D, eligibility wording has been revised to clarify that casual employees filling Special Project vacancies (Article 16.05) are eligible on the same basis as regular employees. In addition, Part (b) has been added to confirm that the employer pays the contributions.
5. **Effective Dates of Coverage/Facilities Agreement (Casual Employees)/Page 14:** Under FAQ Question #1 for Long Term Disability, eligibility has been revised to include casual employees filling Special Project vacancies (Article 16.05) as eligible on the same basis as regular employees. In addition, Part (b) has been added to confirm that the employer pays the contributions.
6. **Effective Dates of Coverage/Facilities Agreement (Casual Employees)/Page 14:** Under FAQ Question #3(b) for Dental and Extended Health, wording has been updated to clarify that employees are entitled to a contribution refund from the employer for both benefits retroactive to the first of the month following the first 31 days in the position.
7. **Effective Dates of Coverage/Nurses’ Agreement (Casual Employees)/Page 16:** Under FAQ Question #1 for Group Life and AD&D, eligibility wording has been revised to clarify that casual employees filling

Special Project vacancies (Articles 17.02 or 17.03) are eligible on the same basis as regular employees. In addition, Part (b) has been added to confirm that the employer pays the contributions.

8. **Effective Dates of Coverage/Nurses' Agreement (Casual Employees)/Page 16:** Under FAQ Question #1(a) for Long Term Disability, eligibility wording has been updated to clarify that casual employees are generally not eligible for LTD, except those filling temporary positions under Article 17.02(c), who must be enrolled in LTD with coverage limited to two years. Part (b) has been added to confirm that the employer pays the contributions.
9. **Effective Dates of Coverage/HSP Agreement (Casual Employees)/Page 18:** Under FAQ Question #1 for Group Life and AD&D, Part (b) has been added to confirm that the employer pays contributions for casual employees filling temporary vacancies of four months or longer (Article 9.02).

Benefits for Employees Commencing an LTD Claim – Healthcare (not applicable to CSSEA and Permitted Employer versions)

1. **LTD Claimants: 50/50 Cost Sharing of Dental and Extended Health Contributions/Changing an Election/Page 29:** "(Not Applicable to HSP and Nurses' Agreements)" has been added following "Cessation of Dual Coverage" to clarify which agreements the cessation of dual coverage circumstance is not applicable to.

Appendix 3

1. **Healthcare/Commencement of the LTD Claim Process)/Page 57:
CSSEA/Commencement of the LTD Claim Process)/Page 41-42:
Permitted Employer/Commencement of the LTD Claim Process)/Page 46:**
Updated to clarify that employees must submit the completed relevant LTD claim forms prior to the end of the qualification period. In addition, a privacy statement has been added stipulating that employee's medical records should be kept confidential in a sealed envelope, in accordance with applicable privacy laws.
2. **CSSEA/Community Social Services Early Intervention Program/Page 41:** Wording has been added to clarify that participation in the Early Intervention Program is mandatory as part of the collective agreement. Employers are expected to submit referrals within 5 scheduled working days of a full-time employee's, or 8 calendar days of a part-time employee's absence.
3. **Healthcare/Claim Submissions/Page 62:
CSSEA/Claim Submissions/Page 45:
Permitted Employer/Claim Submissions/Page 50:**
Claim submission instructions have been revised to clarify that incomplete claims should be submitted by the qualification date, with Canada Life following up with the employees for outstanding information. Additional clarification has been provided outlining required documentation, including Claimant's Statement, Direct Deposit Authorization, and medical documentation. In addition, a privacy statement has been added stipulating that employee's medical records must be kept confidential in a sealed envelope, in accordance with applicable privacy laws.

Appendix 6

- 1. Healthcare/LTD Appeal Procedures/Page 71:
CSSEA/LTD Appeal Procedures/Page 51:
Permitted Employer /LTD Appeal Procedures/Page 59:**
The word “suspends” has been added to the following statement “When Canada Life denies, suspends or terminates an LTD claim, and the employee disagrees with the decision and does not return to work”.
- 2. Healthcare/LTD Plans with a Claims Review Committee (CRC) provision/Page 71:** Wording has been added to clarify if Canada Life re-assess the claim and do not change their decision, a CRC review may only be requested by the employee after the internal appeal process has been fully exhausted. The appeals timeline graphic has been updated to reflect accurate time limits for internal appeals, external CRC reviews, and Rehabilitation Review Committee (RRC) requests. In addition, disclaimers have been added clarifying that time limits to submit Appeals and CRCs begin from the last written decision from Canada Life. Applicable appeal time limits are as outlined in the graphic and may vary by group and/or as specified in the collective agreement.
- 3. CSSEA/LTD Plans with a Claims Review Committee (CRC) provision/Page 51:** Wording has been added to advise that employees should notify Canada Life of their intent to appeal as soon as possible and within 18 months from the date of the last adjudicative decision. Additional wording has also been included to clarify that if Canada Life re-assess the claim and do not change their decision, a CRC review may only be requested by the employee after the internal appeal process has been fully exhausted. A graphic has been added to outline the CRC/RRC appeal time limitations. Disclaimers have been added clarifying that timelines begin from the last written decision from Canada Life, that appeals must generally be initiated within 18 months unless otherwise specified in the collective agreement, and that CRC/RRC provisions apply only to plans based on the Munroe Terms of Settlement dated June 9, 1999.
- 4. Permitted Employer/LTD Plans with a Claims Review Committee (CRC) provision/Page 59:**
Wording has been added to advise employees to notify Canada Life of their intent to appeal as soon as possible, with reference to applicable appeal timelines. Additional wording has been included to clarify if Canada Life re-assess the claim and do not change their decision, a CRC review may only be requested by the employee after the internal appeal process has been fully exhausted. A graphic has been added outlining the appeal time limitations. Previous wording indicating a 2-year appeal time limit under the HSP and Nurses’ Agreements has been removed. Disclaimers have been added clarifying that timelines begin from the last written decision from Canada Life and applicable appeal time limits are as outlined in the graphic, varying by group and/or as specified in the collective agreement.

Appendix 8 – Healthcare (not applicable to CSSEA and Permitted Employer versions)

- 1. Self-Pay Contributions spreadsheet/Page 77:** The Self-Pay & Product Based Rate Detailed Contributions Reporting sample spreadsheet sample spreadsheet been replaced with an updated graphic.

Health Sector Employer Guide: (not applicable to CSSEA and Permitted Employer versions)

1. **Introduction/Section 1.0/Page 2:** Wording has been revised to clarify HBT's role as a third-party administrator (TPA) acting on behalf of the Joint Trusts, including the Joint Community Benefits Trust, Joint Facilities Benefits Trust, and Joint Health Sciences Benefits Trust. Additional clarification has been added regarding standardized contribution rate methodology, monthly STP earnings reporting requirements, LTD covered lives reporting, and employer obligations for employees on unpaid leave and LTD.
2. **HBT Finance and Benefit Team Contact Information/Section 1.1/Page 2:** The HBT Finance Team has been renamed to the HBT CERS Team. In addition, previous contact information for the Controller has been removed and replaced with updated phone and email contact details.
3. **HBT Employer Reporting Web Portal – CERS/Section 1.2/Page 3:** Wording has been revised to clarify the functionality of the Contributions, Earnings, and Reporting System (CERS) as a secure web-based portal for employer reporting. Additional details have been added regarding login credentials, reporting requirements, data entry (including STP earnings, self-pay contributions, and LTD covered lives), and references to appendices for step-by-step instructions.
4. **HBT Communications/Section 1.3/Page 3:** Wording has been updated to direct employers to the HBT website for official communications, documentation, and updates related to Joint Trusts, STP rates, and administration changes.
5. **Contributions – Regular Straight Time Payroll (STP)/Section 2.0/Page 4:** Clarifications have been added defining STP, its use in calculating employer contributions, and its application across employee groups. References to guidance provided by Health Employers Association of British Columbia have been included.
6. **Calculation of STP/Section 2.1/Page 4-5:** Wording has been revised to clarify contribution requirements regardless of employee eligibility, including during waiting periods. No contributions are required if an employee has no STP and no overtime earnings but remains eligible for benefits. Additional clarification has been added regarding contribution calculations and the inclusion of overtime for JFBT and JCBT.
7. **Monthly Earnings and Contributions Reporting Process/Section 2.2/Page 5-6:** Instructions have been revised to clarify employer responsibilities when completing the CERS reporting form, including required fields, contribution types, reporting formats, and calculation methods.
8. **Self-Pay Requirements/Section 2.3/Page 6:** Details have been added regarding submission process, file naming conventions, and audit documentation requirements.
9. **Self-Pay Contributions (SLTD)/Section 2.3.1/Page 7:** Wording has been updated to clarify employer obligations for remitting applicable percentages of product-based rates based on the claimant's date of disability.
10. **Self-Pay Contributions (SO)/Section 2.3.2/Page 7:** Clarifications have been added confirming that employees on unpaid leave and casual employees electing to self-pay are required to remit 100% of applicable product-based rates.

11. **Self-Pay Contributions – Mid-Month Changes/Section 2.3.3/Page 7-8:** Wording has been revised to clarify prorated contribution calculations when employees begin or return from a leave mid-month, including different calculations for STP earnings, EHC/Dental/LTD self-pay contributions, and life/AD&D benefits.
12. **Enrolment Process/Section 2.4/Page 9:** Headers have been added to improve readability and clarify processes related to Extended Health and Dental enrolment, LTD and life benefits eligibility verification, billing practices, PBC invoicing, and employer review responsibilities.
13. **Payment Details for Employer Remittances/Section 3.1/Page 10:** Wording has been revised to clarify reporting deadlines, payment timelines, payment methods (including PAD and cheque), reconciliation requirements, and notification procedures. Additional clarification has been added regarding EDMP invoicing and payment handling.
14. **Delinquency and Interest Policy/Section 3.2/Page 11:** Wording has been revised to outline the process for late reporting and payments, including timelines for reminders, follow-up actions, and application of interest based on the Bank of Canada prime rate.
15. **Additional Reporting Requirements/Section 4.0/Page 12:** The “Canada Life Reinsurance Report” section has been removed. In addition, previous audit wording has been removed and replaced with updated reporting requirements, including the addition of Overtime Pay and Total Pay data elements.
16. **Appendix A/Page 13:** Header has been updated to “Appendix A: CERS New Employer Registration.”
17. **Appendix B/Page 14:** Header has been updated to “Appendix B: CERS Registration Success.”
18. **Appendix C/Page 15:** Header has been updated to “Appendix C: CERS Monthly Invoice,” and the associated graphic has been updated.
19. **Appendix D/Page 16-17:** Header has been updated to “Appendix D: Definition of Earnings for Straight Time Payroll (STP).” Additional clarification has been added outlining STP definitions, contribution requirements, applicability, calculation methods, and inclusion of overtime for Joint Trusts. The table outlining types of earnings included in STP calculations has been updated.
20. **Appendix E/Page 18:** Header has been updated to “Appendix E: Self-Pay Contributions Reporting Form,” and the associated graphic has been updated.