

July 17, 2026

IMPORTANT ANNOUNCEMENT: UPDATES TO THE EARLY REFERRAL SERVICES (ERS) VERIFICATION OF COVERAGE PROCESS

The Healthcare Benefit Trust (HBT) has updated the verification of coverage process for Early Referral Services (ERS) claims accepted by Canada Life.

Effective July 1, 2026, HBT will audit **100% of ERS claims** accepted by Canada Life. This enhanced audit process is designed to improve the accuracy and efficiency in claims administration.

As part of the verification process, HBT will request the following information from employers:

Health Authorities and Joint Trusts only

- Confirmation that the employee was covered at date of disability.
- LTD division number and class code at the employee's date of disability.
- A copy of the employee's Withholdings Details or Payroll Deductions for the month the disability occurred.

Affiliates

- **Contributions and Earnings Summary Report (CERS):** A copy of the employer's CERS for the employee's disability month. The report must include the total number of employees and contributions under the applicable policy and class code associated with the employee.
- **Listing of Covered Employees:** A **detailed list** of employees covered under the applicable policy and class code for the employee's month of disability. The list must include the Straight Time Payroll (STP) earnings for each pay period during the employee's disability month. The total STP earnings for the month must reconcile with the total earnings reported on the corresponding CERS.

If HBT identifies discrepancies or requires clarification based on the information provided by Canada Life, employers may be contacted to verify claim-specific details.

Please share this document with departments within your organization that may be involved in this process or rely on this information.

Questions

If you have any questions, please contact the HBT Claims Administration Team at claimsadmin@hbt.ca or 604-736-2087; Toll-free at 1-888-736-2087.