



BENEFITS NEWS

The Manitoba School Employees website

For close to a year now, this resourceful website at www.mpsebp.ca has been available to you. It provides tools and information to help you understand how your plans work and how to benefit from the value they provide. If you have not had a chance to explore everything it has to offer, continue reading to learn more about the information you can find on your plans by just a few simple clicks of your mouse.



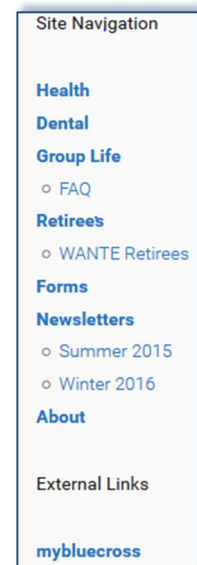
You can easily navigate your way through the site to find specific information about your Health, Dental and Group Life plans, or Retiree Health plans.

The **Health and Dental** plan pages are arranged alphabetically by division and provide plan descriptions for each group. These descriptions contain benefits information ranging from eligibility and enrollment to coverage details, plus information on how to submit claims, who to contact at Manitoba Blue Cross with questions, and how to register for a mybluecross[®] account.

On the **Group Life** page, the Insurance Rate Calculator lets you input different insurance plan options, if you are considering changes, to help you determine the coverage that best suits your needs. At the same time, it lets you know what your monthly insurance premium payment will be. The calculator also includes Family Life Insurance and/or Accidental Death and Dismemberment. A Personal Affairs Record is also available for recording important documents, such as annuity, personal property, insurance and real estate information for your family.

The **Retirees** page provides information on retiree benefits including plan descriptions and application for coverage making it easier for you to prepare for retirement and ensure continued Health plan coverage.

The right-hand site navigation, in addition to providing another way to access the pages for each of the plans, links to Blue Cross forms for Health and Dental and Great-West Life forms for Group Life, an FAQ for Group Life, previous newsletters and an external link to mybluecross[®].





Health coverage improvements and changes

Your group is enrolled in Health coverage only.

Your Health plan provides coverage that contributes to your overall well-being and makes it possible to live a healthy life. The cost to provide benefits typically increases from year to year, and this year follows the same trend. Because of the typical increase in healthcare costs associated with prescription drugs and a maturing population, you will experience a modest rate change for this supplementary health coverage.

Although health care costs continue to rise, we managed to keep the premium cost increases to a minimum for the next plan year starting September 1, 2016.

Your monthly Health plan premiums will increase by 4.7% to:

	Under age 65		Age 65+	
	10 months payroll	12 months payroll	10 months payroll	12 months payroll
Single:	\$67.50	\$56.25	\$84.60	\$70.50
Family:	\$135.00	\$112.50	\$169.20	\$141.00

Starting September 1, 2016, you will see the following improvements to your coverage:

Coverage	Current	New
Acupuncture	Covered if provided by chiropractors and physiotherapists	Covered if provided by chiropractors, physiotherapists and licensed acupuncturists
Vaccines	Not covered	Covered

mybluecross®

Access and manage your personal coverage on the Manitoba Blue Cross plan members site at www.mb.bluecross.ca. To sign onto the plan member site, use the same email and password as your Customer E-Service or Bluelink account. If you don't have an account yet, register for a new mybluecross® account by following the simple instructions online. Use this site to submit online claims, set up direct deposit of claims reimbursements and access health articles. If you submit claims online, be sure to keep your receipts handy for 12 months just in case you are asked for a copy of them for auditing purposes.

Take advantage of savings discounts

As a member of the Manitoba School Employees Benefit Plans, you have access to the Blue Advantage program. This program provides savings on vision care products, medical supplies and services, dental products, hearing products and health and wellness items offered by participating providers across Canada. For more information on this discount provider program and a current listing of participating providers, visit www.blueadvantage.ca.