



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®.



In this issue

Health plan	Page 2
Dental plan	Page 3
Life Insurance and AD&D	Page 4



Health coverage improvements and changes

If you're not enrolled in Health coverage, please skip to the next article.

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 (*rates include the amount of the salary settlement negotiated through collective bargaining*).

Your monthly Health plan premiums (based on 12-month payroll) will increase by 4% to:

	Under age 65	Age 65+
Single:	\$61.75	\$76.00
Family:	\$128.75	\$157.25

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



Dental changes

If you're not enrolled in Dental coverage, please skip to the next article.

Good dental health is an important factor in your overall health. It contributes to your physical, mental and social well-being just like eating well, getting enough sleep and exercise do.

Your Dental plan provides comprehensive coverage for dental services, including preventive care, checkups, bridges, crowns, and child orthodontics.

Due to the decrease in the cost of operating the Dental plan over the last year, your dental rates will decrease starting September 1, 2016 (*rates include the amount of the salary settlement negotiated through collective bargaining*).

Your monthly Dental plan premiums (based on 12-month payroll) will decrease by 5% to:

Single:	\$27.00
Couple:	\$54.25
Family:	\$92.75

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.



Life insurance and AD&D

Life insurance

Life insurance coverage is available to provide your loved ones with financial protection and comfort if something were to happen to you and you are no longer able to provide this support yourself.

Similar to previous years, there will be no life insurance rate increases for the next plan year and the rate subsidy, which has been in place since 2008, will continue. Over the last eight years, the plan surplus has been used to subsidize the rate you pay for life insurance, lowering it by close to 20%. As the surplus is decreasing, next year there will not be as much money to contribute to the current rate subsidy and you may see a change in the rate you pay.

Insurance needs change with life

If you have a life event, you can increase your coverage to up to seven times your earnings without providing evidence of insurability. Life events include marriage, birth or adoption of a first child or death of a spouse. You can also add Family Life insurance.

Please contact your Payroll Administrator within 90 days of the event to update your dependent information to ensure you have proper coverage.

Accidental Death & Dismemberment (AD&D) insurance

Unlike life insurance, AD&D insurance pays benefits only if a death is accidental. It also pays benefits in the event of an accidental injury that results in the loss of use of a limb, or that leaves you paralyzed, blind or deaf. AD&D insurance is there for you if your injury makes it difficult for you to meet your financial responsibilities.

Every September, you have the opportunity to add this coverage if you don't already have it, or you can increase or decrease your existing coverage. Contact your Payroll Administrator to add or make any changes to AD&D coverage.