



# BENEFITS NEWS

## January 2017

This 2017 winter edition recaps key features to help you get the most value from your benefits plan.

### New governance structure

Your Group Life Insurance and Health and Dental Benefits have been overseen by two separate trusts. On December 30, 2016, these two trusts merged into one to simplify administration – The Manitoba Public School Employees Benefits Trust. The role of this single trust is to ensure all your benefits plans are properly-managed and provide valuable benefits at a sensible cost. The Trustees are a combination of teachers, school trustees, support staff and retirees.

### The MPSE website

When you have a question about your benefit plan where do you go? Are you tired of going to more than one place to find out about your plan? Well, you don't need to; just visit the MPSE website at [www.mpsebp.ca](http://www.mpsebp.ca). It's a convenient, on-line resource that contains plan information organized by division, making it easy to find the information specific to you. The site also has links to Blue Cross and Great-West Life forms, as well as a link to [www.mb.bluecross.ca](http://www.mb.bluecross.ca) if you want to access and manage your coverage on the plan member site.

### Dispensing fees

The cost you pay to have your prescription drugs filled can vary from pharmacy to pharmacy. Your Extended Health plan has a dispensing fee cap of \$7, so you have to pay for anything above this amount out of your own pocket. To give you an idea of how prices vary and to help you be an informed consumer, see the table below for average dispensing fees charged at pharmacies in Manitoba:

PHARMACY	FEE
Costco*	\$ 4.47
ESC Pharmacy	\$ 9.00
Walmart	\$ 9.35
Superstore	\$ 9.79
Medicine Shoppe	\$ 10.64
Sobeys/Safeway	\$ 11.63
Red River Co-op	\$11.87
Shoppers Drug Mart	\$11.87
Pharma Save	\$ 12.27
Rexall/Pharma Plus	\$ 12.81
Super Thrifty	\$ 14.09

\* A Costco membership is not required to buy prescription drugs at the pharmacy.

### Keeping your benefits information up to date

The only constant is change and as we all know, life can take us on some interesting paths. If you experience a life event, such as a birth or adoption of a child, marriage, legal separation or divorce or change in your spouse's coverage, you should contact your Payroll Administrator within 90 days of the event. It is important and in your best interest to advise Payroll of any changes to your personal situation to ensure you have the coverage you need for you and your dependents.

If you need to make any updates to your life insurance or beneficiaries, you can also contact your Payroll Administrator and request a form. You must complete and return the form to their attention.



## Approaching your golden years?

To ensure you continue to have Health coverage under the Manitoba Public School Employees Benefits Plans after you retire, you will have to enroll in the Retiree Health Plan.

This plan is slightly different from what you have today, but it continues to provide you with coverage for a comprehensive range of health care services and supplies. Some of the coverage includes prescription drugs, hearing aids, paramedical practitioners (e.g. chiropractor, licensed massage therapist), travel health benefits and international travel assistance. For full details on the Retiree Health Plan visit the

[www.mpsebp.ca](http://www.mpsebp.ca) and click on **Retirees**.

If you are a teacher, TRAF will provide you with enrolment information and if not, please contact your Payroll Administrator or visit our website at [www.mpsebp.ca](http://www.mpsebp.ca) to enroll. You must be age 50 or over and apply for coverage within 90 days of retiring.

## Tax tips

As you prepare for tax time in the new year, you may be wondering if you can or cannot claim the premiums paid for your health benefits, as well as other health expenses. As long as your total health expenses, including your premiums exceed 3% of your net income, you can claim them for your medical expense tax credit. If you have a spouse, to maximize the amount of your deduction you should claim eligible health expenses on the lower-income spouse's tax return. Be sure to hold onto all of your health receipts for the 12-month period that makes up the tax year (January 1 to December 31) because you may be able to claim the expenses not reimbursed and benefit from a tax break.