



YOUR BENEFITS NEWS

Border Land School Division - Teachers

September 2018

What's changing?

The following changes to your benefits take effect on **September 1, 2018**:

- Increased maximum for CPAP machines / accessories and insulin pumps**
 Continuous Positive Airway Pressure (CPAP) machines and accessories used to treat sleep apnea, and insulin pumps, are now covered up to a combined maximum of \$1,000 every five years (instead of \$500 per lifetime).
 *Note regarding CPAP machines and accessories – if you receive treatment from the Sleep Disorder Centre at the Misericordia Health Centre in Winnipeg, the provincial government will cover the portion of the cost of a CPAP machine and initial accessories above \$500 every five years.
- Hearing aids**
 The maximum for this benefit is now \$2,000 every five years. Previously, the maximum was \$2,000 every six years.

Did you know?

On September 1, 2017, we introduced per-visit maximums that limit what the plan will reimburse for any visit to a paramedical practitioner. These maximums align with what is considered a reasonable and customary charge per practitioner, and help us keep plan costs down to keep the plan sustainable. For further details, go to the MPSE Benefit Plans website (www.mpsebp.ca) and click on **Health**.

Here is an example of how these maximums work:

Example: If you have a registered massage therapy treatment that costs \$90

- The plan's per-visit maximum for massage therapy is \$80. If your plan reimburses 80% of this treatment, **\$64 would be reimbursed by the plan** ($\$80 \times 80\% = \64)
- You would pay the remaining amount: **\$26** ($\$90 - \$64 = \26)

Online Benefits Resources

Manitoba Public School Employees Benefit Plans Website <ul style="list-style-type: none"> ▶ Benefits news, coverage summaries and forms ▶ Links to the Blue Cross Plan Member Site, Express Scripts Canada Pharmacy[®], life insurance rate calculator, and paramedical maximums 	www.mpsebp.ca Access Health and Dental plan summaries, sorted by school division, as well as Life and Accident Insurance information
Blue Cross Plan Member Site <ul style="list-style-type: none"> ▶ Manage your coverage, submit claims online, set up direct deposit reimbursement, access your ID card 	www.mb.bluecross.ca Manage your coverage on the go with the mybluecross[®] mobile app
Express Scripts Canada (ESC) Pharmacy[®] <ul style="list-style-type: none"> ▶ Enroll in home delivery of maintenance drugs for chronic conditions ▶ Receive 10% additional reimbursement when you use this service for eligible prescriptions (if your plan reimburses less than 100%) 	www.express-scripts.ca/mpse Manage maintenance drug prescriptions; schedule automatic refills



Health rate updates

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

Effective **September 1, 2018**, your monthly Health premiums will increase to the following amounts:

	Under age 65 10-month payroll	Age 65+ 10-month payroll
Single:	\$73.20 (\$1.20 increase)	\$93.30 (\$3.00 increase)
Family:	\$146.40 (\$2.40 increase)	\$186.60 (\$6.00 increase)



Dental rate updates

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

Effective **September 1, 2018**, your monthly Dental premiums will remain unchanged. Your current premiums (*based on 10-month payroll*) are listed below:

Single:	\$49.20
Couple:	\$98.40
Family:	\$151.20



Life and Accident Insurance updates

Life Insurance

For more than a decade, the plan's surplus funds have been directed toward subsidizing the rate you pay for Life Insurance. This surplus is running out, and as a result, rates are increasing. **Starting October 1, 2018**, Life Insurance rates will increase from 11 cents to 12.9 cents per \$1,000 of coverage. This renewal rate is competitive and lower than what you would typically find if you were to purchase life insurance on your own.

Accident Insurance

Remember that if you are actively at work, you can add or increase your level of Accident Insurance coverage each September, and you can also add coverage for your dependents.

Not sure whether you need Accident Insurance? Think about whether you and your family would need extra financial protection in case of accidental death, or accidental injury that results in the loss of use of a limb, or leaves you paralyzed, blind or deaf.

Please contact your Payroll Administrator to add or make changes to your Accident Insurance coverage.

Expecting your first child?

Congratulations! As you plan for the new arrival, now is the time to think about making changes to your benefits.

If you decide to add Family Life Insurance or increase your Group Life Insurance, you must do so before you leave work. **Otherwise, the new or updated coverage will not take effect until you return to work.**