YOUR BENEFIT NEWS

Fort la Bosse School Division - Teachers **September 2020**

Each year, your benefits are reviewed to ensure they continue to provide value at a competitive cost. This newsletter explains what's changing and what it means for you.

Life and Accident Insurance updates

Effective **October 1, 2020**, the Group Life insurance rate is **increasing by $0.01** per $1,000 of coverage. This is only the third time this rate has increased in almost 20 years. The premium rate remains lower than what you would typically find if you were to purchase life insurance elsewhere. As an example, for a person earning $45,000, it means an **extra $0.45 per month if you are insured for 2x annual earnings (and another $0.45 for each additional level** of insurance you are covered for above 2x earnings).

There are no changes to Family Life or Accident Insurance rates.

Need to change your coverage?

When eligible life events occur, you have **90 days before or after the life event to make changes to your coverage**. If you increase your Group Life Insurance coverage within the 90-day period before or after a life event, you do not have to provide medical evidence of insurability. In order for the new coverage to take effect, you must be actively working.

Eligible life events include:

- Legal or common-law marriage
- Loss of your coverage under your spouse's benefits program
- Divorce or termination of a common-law relationship
- The death of your spouse
- The birth or adoption of your **first** child

Family Life coverage can be added without medical evidence of insurability within the 90-day period before or after gaining your **first** dependent.

Important Changes to Group Life Insurance Plan

Effective January 1, 2021, the option to increase your Group Life coverage to **6x or 7x your annual salary will be discontinued**. It will also no longer be possible to increase your Group Life insurance above $1 million. If you wish to apply for an increase in your insurance before these plan changes are effective, contact your school division for the required forms. You must **submit the forms to Canada Life by November 30, 2020**. No late applications will be accepted.

Your application is subject to medical approval by Canada Life. Please note that if you are already covered for 6x or 7x your annual salary, or for more than $1 million, you will not lose that coverage. If an eligible life event occurs before January 1, 2021, normal life event rules apply.

Clinical psychology benefit expanded

Effective July 1, 2020, your clinical psychology benefit was expanded to include the services of social workers, psychotherapists, clinical counsellors and marriage/family therapists (authorized by Blue Cross and registered in good standing with their respective association). There is no change to your current calendar year maximum per person.

Extension of insurance coverage for temporary COVID-19 layoffs

If you experienced a temporary COVID-19 layoff and you are covered for Group Life, Family Life or Accident Insurance, your coverage can now be extended to the later of December 31, 2020 or 6 months from the layoff effective date. If you are covered for Health and/or Dental benefits, your coverage can be extended up to one year from the layoff effective date.

Enhancement to Travel Health coverage outside Canada

Blue Cross is removing the restriction that invalidated the first 90 days of travel health coverage for longer trips. Now, travel health claims incurred in the first 90 days of a trip will be eligible for consideration, even if the scheduled duration of the trip is more than 90 days. This is only valid for travel beginning September 1, 2020.

Health rate updates

The following premiums for Health plan members are effective **September 1, 2020**.

	Under age 65	Age 65+
	10-month payroll	**10-month payroll**
Single:	$75.60 ($2.40 increase)	$102.12 ($4.32 increase)
Family:	$151.20 ($4.80 increase)	$204.24 ($8.64 increase)

Online Benefit Resources

Manitoba Public School Employees (MPSE) Benefit Plans Website This website is a useful resource for all plan members. On it you'll find: ▶ Coverage summaries, retiree information, life insurance rate calculator, annual paramedical maximums, newsletters ▶ Links to the **Blue Cross Plan Member Site** and the **Express Scripts Canada Pharmacy®** website *(details below)*	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 ▶ Manage your coverage, submit claims online, set up direct deposit reimbursement, access your ID card ▶ All claims should be submitted through the member site (paper claims are still acceptable)	www.mb.bluecross.ca Manage your coverage on the go with the **mybluecross® mobile app**
Express Scripts Canada (ESC) Pharmacy® ▶ 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

**The additional 10% reimbursement also applies if you fill your eligible prescriptions at Costco. You do not have to be a Costco member to have your prescriptions filled at that pharmacy.*

If you have questions, please contact Glen Anderson (Trustee and Secretary Treasurer of the MPSE Benefits Trust) at ganderson@mbteach.org or 204-831-3052.