



YOUR BENEFIT NEWS

TEACHERS (RED RIVER VALLEY SCHOOL DIVISION)

January 2021

Happy New Year!

More than ever during the COVID-19 pandemic, we are pleased to remind you that your health insurance plan is there to support the health and wellbeing of you and your loved ones by covering a comprehensive range of health-related expenses.

This first newsletter of 2021 provides information to help you get ready for tax season. You will also find links to useful online resources and programs to make the most of your benefit plans.

What's new?

Travel during COVID-19

Blue Cross has announced they are no longer excluding claims related to COVID-19 that you incur if you are traveling. However, before finalizing any travel plans, you should check with Blue Cross in order to find out what their current position is.

COVID-19 Vaccines

Since the cost of COVID-19 vaccines will be covered by the government, they are not an eligible expense under your Health plan.

Improvements from Express Scripts Canada

As you may be aware, Express Scripts Canada (ESC) has reduced its dispensing fee from \$9.00 to \$6.99, which means better value for you. Members who are unable to be at home during the week now have the added convenience of Saturday deliveries. Finally, enhanced packaging for orders of three or more medications can help you manage your dosing schedule and make it easier to follow the prescribed treatment.

Paramedical coverage

Reasonable and customary per visit maximums for some paramedical practitioners covered under your plan are changing as of March 1, 2021. Applicable maximums can be found under the **Health** tab at www.mpsebp.ca.

Is your dependent and beneficiary information up to date?

The start of the year is a good time to check that the correct information is on record for your dependents and beneficiaries.

Remember that if there is a change in your personal situation, such as marriage or the birth of a child, you have 90 days to register it with the **Blue Cross benefit plans**. Your partner is eligible for coverage as your common-law spouse, if you have lived with them for at least one year in a conjugal relationship. You have 90 days following the one-year anniversary of your co-habitation to enroll them in the plan. If you do not register the change within 90 days, your dependent will have to wait one year.

You should also review your beneficiaries for the **Group Life plan**. If you need to change them, complete and submit the change form (Canada Life - MPS 103) which can be found online (www.mpsebp.ca) under "Forms".

Taxes and your benefits

With tax season fast approaching, it's important to understand how your benefits affect your taxes, particularly if you have recently transitioned between teaching full-time and part-time.

As a full-time teacher, can I claim my Health and Dental premiums as medical expenses on my tax return?

- No, you cannot claim the premiums as medical expenses on your tax return because they are paid by your employer. You are paid on a lower salary scale to account for the payment of Health and Dental premiums on your behalf; this may result in your income being taxed at a lower marginal rate.



Will I be taxed on the Health and Dental premiums paid by my employer?

- No, you do not pay income tax on any employer-paid Health and Dental premiums.

What medical expenses can I claim on my tax return?

- You may be able to claim eligible medical expenses under the Medical Expense Tax Credit. Be sure to keep all receipts for health-related expenses for the entire tax year (January 1 to December 31). If you have a spouse, you can claim any eligible health expenses on the tax return of the person with the lower income to maximize the amount of the tax deduction. For the full list of expenses eligible under the Medical Expense Tax Credit, visit www.canada.ca/revenue-agency and type “medical expenses” into the search field.

How does tax treatment differ for teachers who work part-time?

- As part-time teachers pay a portion of Health and Dental premiums, that portion is considered an eligible medical expense and counts toward the total Medical Expense Tax Credit. T4 tax slips (box 85) list these amounts.

How much are you paying in pharmacy dispensing fees?

Did you know that your total bill at the pharmacy when you fill a prescription includes more than just the cost of the medication? A dispensing fee is applied to each prescription to cover the cost for the pharmacist to dispense the medication.

Your Health plan covers up to \$7 per prescription for dispensing fees. You pay any additional amount out of your own pocket.

Every pharmacy sets their own dispensing fee – it pays to shop around.

The table on the right lists the average dispensing fees for pharmacies in Manitoba.

Pharmacy	Average Dispensing Fee in Manitoba
Costco*	\$4.48*
Express Scripts Canada	\$6.99
Walmart Superstore	\$9.38
Save On Foods	\$10.22
Shoppers Drug Mart	\$10.27
Red River Co-op	\$12.64
Pharmasave	\$13.38
Safeway	\$13.50
Rexall	\$13.53
Medicine Shoppe	\$13.63
Sobeys	\$13.69
Super Thrifty	\$13.95
	\$15.79

*Costco membership is **not** required to purchase medication at a Costco pharmacy.

Online Benefit Resources

Manitoba Public School Employees 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, per visit paramedical maximums, recent 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

- View remaining coverage amounts, submit claims online, set up direct deposit reimbursement, access your ID card

www.mb.bluecross.ca

Access 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

www.express-scripts.ca/mpse

Manage maintenance drug prescriptions; schedule automatic refills