

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 plan.

Have you sent us your email address?

All communication you receive regarding your Health benefits will soon be provided via email only. If you have not done so already, please send us the email address you wish to use to receive plan and rate updates and other relevant benefits information.

Here's how to send us your email address:

Step 1: Visit www.mpsebp.ca, click on Retirees

Step 2: Follow the instructions to provide your email address

If you have any questions, please contact Glen Anderson, Staff Officer and Department Head Member Benefits, Manitoba Teachers' Society at ganderson@mbteach.org or 204-831-3052.

Don't have access to email?

Please send a letter to the following address, confirming that you do not have access to email, in order to continue to receive your benefits information via

Canada Post: **Karen Miranda, Mercer**
One Lombard Place, Suite 1410
Winnipeg, Manitoba R3B 0X5



What's new?

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.

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.

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 plan**. 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.



Taxes and your benefits

You may be able to claim eligible medical expenses and premiums 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 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, 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 your Health plan booklet and general information on **Benefits in Retirement**

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
- ▶ Receive 10% additional reimbursement* when you use this service for eligible prescriptions

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.