



# YOUR BENEFIT NEWS

Manitoba Public School Employees Group Life Insurance Plan (MPSEGLIP)  
SEPTEMBER 2021

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.

For full details on coverage, visit [www.mpsebp.ca](http://www.mpsebp.ca).



## Life and Accident Insurance updates

Effective October 1, 2021, the Group Life insurance rate is **increasing by \$0.01** per \$1,000 of coverage. For a person earning \$85,000, it means an **extra \$0.85 per month** (before any applicable tax) **if you are insured for 2x annual earnings (and another \$0.85 for each additional level of insurance you are covered for above 2x earnings)**. The premium rate remains lower than what you would typically find if you were to purchase life insurance elsewhere.

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 group 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.

### Changing your Accident Insurance coverage

Every September, you have the opportunity to **add or increase your Accident Insurance**, or add it for your dependents. To do so you must be actively working. No evidence of insurability is required.

**Contact your payroll administrator for an application form.** Your new coverage will begin on the date your application is received by your administrator.

You must submit your application on or before September 30, 2021.

## 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, newsletters

[www.mpsebp.ca](http://www.mpsebp.ca)

Access Life and Accident Insurance information

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