

January 2022

### Happy New Year!

As we continue through the pandemic, we want to remind you that your health insurance plan is there to support the health and wellbeing of you and your family by covering a comprehensive range of health-related expenses.

This first newsletter of 2022 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 benefits plans.

## What's new in 2022?

### Benefit enhancement

Coverage for glucose monitoring is now included as part of your health coverage. Refer to your benefits booklet on the Manitoba Public School Employees website ([www.mpsebp.ca](http://www.mpsebp.ca)) for complete details.

### Travel during the pandemic

Your group travel plan provides you with coverage for unexpected emergency illnesses (including COVID-19), subject to the terms and conditions of the plan. Please note, however, that **COVID-19 tests required by authorities for travel are not considered an eligible expense**. Also, **your group travel plan does not cover the costs associated with quarantine** (even if you are medically required to quarantine or if you must quarantine upon arrival). As the COVID-19 situation is constantly evolving, **check with Manitoba Blue Cross for the latest information before finalizing any travel plans**.

## 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 the [Canada Revenue Agency website](http://Canada Revenue Agency website) for details.

## 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 the change 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](http://www.mpsebp.ca)), under "Forms".

## 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.

Pharmacy	Average Dispensing Fee in Manitoba
Costco*	\$4.48*
Express Scripts Canada	\$6.99
Walmart	\$9.39
Save On Foods	\$10.10
Superstore	\$10.29
Rexall	\$13.36
Red River Co-op	\$13.47
Shoppers Drug Mart	\$13.48
Safeway	\$13.55
Pharmasave	\$13.70
Medicine Shoppe	\$13.73
Sobeys	\$13.98
Super Thrifty	\$15.97

\*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, paramedical per visit maximums, plan forms, recent newsletters
- ▶ Links to the **Blue Cross Plan Member Site** and the **Express Scripts Canada Pharmacy®** website (*details below*)

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

<https://pharmacy.express-scripts.ca/manitoba-public-school-employees>

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.