

### March 2022

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 on your new health and dental rates for the 2021/2022 school year. 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 enhancements

Coverage for glucose monitoring is now included as part of your health coverage. Refer to your benefits booklet on the MPSE 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**.

### Retroactive Renewal Rates for Health and Dental

Your health and dental renewal rates are typically communicated before the start of the school year. However, for 2021-2022, the process was delayed due to the fact that salary increases based on the 2021 cost of living adjustment have only now been finalized. Salary adjustments negotiated through collective bargaining are then applied to health and dental deposit rates to comply with the agreement between the Teachers' Association and the School Board. Your new health and dental renewal rates (outlined below) will be applied retroactively to September 1, 2021.

As of January 1, 2022, the combined calendar year maximum for dental services (Basic, Major and Orthodontic) has increased from \$1,500 to \$1,750 per insured person.



#### Retroactive Health rates (effective September 1, 2021)

	Under age 65	Age 65+
<b>Single:</b>	\$71.25 (\$2.50 increase)	\$93.35 (\$2.50 increase)
<b>Family:</b>	\$146.00 (\$5.00 increase)	\$190.20 (\$5.00 increase)



#### Retroactive Dental rates (effective September 1, 2021)

<b>Single:</b>	\$35.00 (\$1.50 decrease)
<b>Couple:</b>	\$71.00 (\$3.00 decrease)
<b>Family:</b>	\$109.50 (\$4.50 decrease)

### 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".

### Taxes and your benefits

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



## 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.

## 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, which may result in your income being taxed at a lower marginal rate.

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

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

As part-time teachers pay a portion of Health and Dental premiums, the portion that is not employer-paid is considered an eligible medical expense and can be used 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.

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	\$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.