



Benefits In Retirement



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**When you retire, your benefits related
to employment cease unless...**

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Group Life Insurance

Your life insurance coverage through employment under the Manitoba Public School Employees Group Plan (MPSEGLIP) terminates

- The end of the month following date of retirement, or on August 31st if your retirement occurs at the end of the school year in June or during the summer months

Conversion of Group Life Insurance

- Can convert group insurance into an individual policy within 31 days of end of coverage
- **Can convert without proof of insurability or health examination**
- Can convert to a life insurance amount that is the lesser of your current lump sum group insurance **or** \$200,000
- Will be fairly expensive

Manitoba Public School Employees Retiree Health and Dental Plans

- All Manitoba public school employees are eligible for enrollment in the retiree plan
 - must be at least age 50 and employed for at least 5 consecutive years in a public school division immediately prior to retirement (casual employment is not included)
- **Must apply within 90 calendar days of employment coverage ending or 90 calendar days following loss of spousal coverage**
- In order to protect the viability of these plans, once enrolled in the plan, **if you opt out, you will not be allowed to re-enter**, unless you opted out due to alternate employer-administered group coverage that subsequently terminates

Retiree Health and Dental Coverage Commencement

- Coverage in the retiree plan will commence the first of the month after receipt of the application at Manitoba Blue Cross
 - example: if the application is received at Manitoba Blue Cross on October 13th, then the coverage and premiums will commence on November 1st
- This can be particularly important to remember if one is intending to travel within a short time after retirement. If the departure date is prior to the coverage being in place, there will be no coverage for that trip
- It is a good idea to allow at least 2 weeks for your application to be processed by Manitoba Blue Cross
- Dental coverage is optional in retirement but can only be added if you are enrolling in retiree Health coverage (enrollment in Dental only coverage is available with proof of alternate employer-administered group coverage)

Retiree Travel Health

- Coverage is the same as the active employee travel provision:
 - limited to the first 90 days of any trip outside of Canada
 - expenses incurred after the first 90 days of any trip outside of Canada are not eligible
 - **If you require coverage beyond 90 days it is your responsibility to purchase additional coverage**

Provisions for Retiree Plans are the Same as the Active Employee Plans Except:

Prescription Drugs

- Coverage limited to \$2,500 per calendar year, per person

Vision

- The Retiree Health plan **does not include** any Vision coverage for prescription lenses and frames

Dental (optional)

- Dental coverage is optional for those who enroll in the Retiree Health plan
- Provisions for the Retiree Dental Plan are as follows:
 - basic services are reimbursed at 80%
 - major services are reimbursed at 50%
 - combined calendar year maximum for Basic/Major services is \$1,500 per person

MPSE Extended Health and Dental “Blended” Rate Plans

- Available to employees, who, at the time of retirement:
 - were enrolled in the active MPSE plans
 - are at least age 50
 - were employed for at least 5 consecutive years in a public school division immediately prior to retirement (casual employment is not included)
- Must apply for retiree coverage within 90 calendar days from the end of active coverage. Coverage and premiums commence the first of the month after the receipt of application of Manitoba Blue Cross
- Must enroll in **true family status**. Premiums are available in monthly single and family. All retirees pay the same blended rates regardless of age

For current rates, check with your payroll department or the [website](#)

MPSE Extended Health and Dental “Non-Blended” Rate Plans

- Available to employees who, at retirement:
 - were **not** enrolled in the active MPSE plans
 - are at least age 50
 - were employed for at least 5 consecutive years in a public school division immediately prior to retirement (casual employment is not included)
- Must enroll within 90 calendar days of retirement (coverage and premiums commence the first of the month after receipt of the application at Manitoba Blue Cross)
 - or, after retirement, within 90 calendar days of loss of coverage under an alternate employer-administered group plan or own group plan
- Must enroll in **true family status**. Premiums are available in monthly single and family. All retirees pay the same non-blended rate regardless of age
- For current rates, check with your payroll department or the [website](#)

Manitoba Blue Cross Retiree Extended Health and Dental Premium Deductions

- Employees applying for membership in the Manitoba Public School Employees Retiree Extended Health and Dental Plans will be set up with **automatic debit** from their bank account on the 1st of each month

You must apply within 90 CALENDAR DAYS of the date that coverage through your employment ends* or you will NOT have access to the MPSE Extended Health and Dental Retiree Plans.

*or, within 90 calendar days of loss of coverage under an alternate employer-administered group plan

Considerations to Make When Comparing Different Extended Health and Dental Plans

- The value of coverage that you may need
- Your Pharmacare threshold should decrease in retirement (affects your drug costs)
- Are the premiums age banded?
 - **All retirees pay the same blended rate, or the same non-blended rate, regardless of age**
- Is there a pre-existing exclusion for travel?
 - **Travel Health benefits are applicable to unexpected emergency treatment only. Please refer to your Retiree Health benefits booklet for more details**

Extended Health and Dental Coverage Recap

- At retirement you may have many choices for health and dental plans
- Many variables exist
- Not every option is “right” for you
- Eligibility varies
- Your personal/family circumstances should be carefully examined so that you make the best choice

Reminders

- Take time to collect information
- Contact appropriate resources for additional information and advice
- Consider all of your options
- Remember deadlines for application

For Retiree Health and Dental Plan application form click [here](#)

For Health claim form click [here](#)

For Dental claim form click [here](#)

For more information regarding the Health and Dental benefit plans, please contact your payroll department or visit www.mpsebp.ca

