

The Manitoba Public School Employees benefit plan supports the health and wellbeing of you and your loved ones. Your benefits are reviewed annually to ensure they continue to provide value at a competitive cost. This newsletter explains what's changing and what the changes mean for you. Visit <u>www.mpsebp.ca</u> for further details about your insurance coverage.



Life and Accident Insurance

Good news! We are pleased to share that there will be no change to the current Group Life, Family Life and 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 <u>do not have to provide medical evidence of insurability</u>. 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

Changing your Accident Insurance coverage

Every September, you have the opportunity to **add or increase your Accident Insurance**, or add this coverage 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, 2022.

Family Life coverage can be added <u>without medical evidence of insurability</u> within the 90-day period before or after acquiring your **first** dependent.

Online Benefit Resources

Manitoba Public School Employees (MPSE) Benefit Plans Website

This website is a useful resource for all plan members. On it you will find: Coverage summaries, life insurance rate calculator, newsletters, retire.

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www.mpsebp.ca

Access Life and Accident Insurance information