



YOUR BENEFIT NEWS

Lakeshore School Division – TEACHERS
SEPTEMBER 2022

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 www.mpsebp.ca for further details about your insurance coverage.

New for 2023

Increased support for mental health services

Effective January 1, 2023, the combined annual benefit maximum will be **increasing to \$1,500 per person** (from \$850). This includes the services of:

- clinical psychologists
- social workers
- psychotherapists
- clinical counsellors
- marriage and family therapists

Enhanced coverage for CPAP equipment and insulin pumps

Effective January 1, 2023:

- **CPAP equipment** will have a \$1,000 maximum per person every five years, and
- **Insulin pumps** will have a \$1,000 maximum per person every five years.



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 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

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 without medical evidence of insurability within the 90-day period before or after acquiring your **first** dependent.



More good news!

The current monthly Health and Dental rates are not changing in the coming plan year.

They remain as follows:



Health rates

	Under age 65	Age 65+
	12-month payroll	12-month payroll
Single:	\$73.50	\$95.60
Family:	\$152.25	\$196.45



Dental rates

	12-month payroll
Single:	\$39.50
Couple:	\$79.50
Family:	\$99.00

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, maximums applicable to paramedical coverage (reasonable and customary charges), life insurance rate calculator, newsletters, retiree information
- ▶ Links to the **Blue Cross Plan Member Site** and the **Express Scripts Canada Pharmacy®** website (*details below*)

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

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.