



YOUR BENEFIT NEWS

Frontier School Division – TEACHERS

SEPTEMBER 2023

The Manitoba Public School Employees (MPSE) benefit plans support the health and wellbeing of all our members and their families. We review your benefit plans on an annual basis to ensure that we continue to provide the benefits that matter most to you at a competitive rate. This newsletter provides important information about rate and plan changes for the upcoming year. For more details about the information contained in this newsletter or your coverage in general, please visit www.mpsebp.ca.

New in 2023!

Manitoba Pharmacare added coverage for glucose monitoring – your benefit plan was adjusted to align with the Pharmacare Program

Effective April 1, 2023:

- Members with Type 1 or 2 diabetes are covered for Flash or Continuous Glucose Monitoring Systems if treatment includes both basal and bolus insulin or an insulin pump.
- Claims for glucose monitoring products will accumulate towards a member's Manitoba Pharmacare deductible.

New for 2024!

Increased coverage for pharmacy dispensing fees

Effective January 1, 2024:

- Pharmacy dispensing fee cap is increasing from \$7 to \$10 per prescription.
- This important change will allow for greater reimbursement at pharmacies with higher dispensing fees.

PRO TIP: Spend less on your prescription expenses at Express Scripts Canada or Costco pharmacies
Fill your eligible prescriptions at Express Scripts Canada or Costco pharmacies to receive a **drug reimbursement of 90% per prescription**, compared to 80% reimbursement at other pharmacies



Group Life Insurance

Effective October 1, 2023, Group Life Insurance rates will increase slightly, by \$0.023 per \$1,000 of coverage.

Remember that **your employer covers the cost of 1x earnings**. That means that for a member earning an annual salary of \$95,000 and insured for 2x annual earnings, the member's monthly premium will increase by \$2.19 per month (before any applicable tax). Premium will increase another \$2.19 for each additional level of insurance above 2x earnings, as shown in the example below.

Selected Level of Coverage	Additional Cost for Member per Month (excluding tax)
2 x annual earnings (\$190,000)	\$2.19
5 x annual earnings (\$475,000)	\$8.74

MPSE remains committed to negotiating the best possible coverage for our members and ensuring premium rates are market competitive.

Need to make changes to your Group Life coverage?

When you **experience an eligible life event**, you will have 90 days if you wish 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. For the new coverage to take effect, you must be actively working.

Eligible life events include:

- Legal or common-law marriage*
- The birth or adoption of your **first** child
- The death of your spouse
- Divorce or termination of a common-law relationship
- Loss of your life coverage under your spouse's group benefits program

* A common-law spouse is a partner with whom you have continuously resided for at least one year in a conjugal relationship.



Family Life Insurance

There will be no change to the Family Life rate for the next plan year. **Remember:** Family Life Insurance coverage can be added without medical evidence of insurability within the 90-day period before or after gaining your first dependent.



Accident Insurance

There will be no change to the Accident Insurance rates for the next plan year. **Remember:** Every September, you can add or increase your Accident Insurance for yourself or your dependents. No evidence of insurability is required.

This can also be done within 90 days of a life event (defined on the first page) or at the same time you apply and are approved for any other benefits.

Want to change your Accident Insurance coverage?

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, 2023.



Health rates

The following monthly premiums for Health plan members are effective **September 1, 2023.**

	Under age 65	Age 65+
	12-month payroll	12-month payroll
Single:	\$76.50 (\$3.00 increase)	\$98.60 (\$3.00 increase)
Family:	\$158.50 (\$6.25 increase)	\$202.70 (\$6.25 increase)



Dental rates

The following monthly premiums for Dental plan members (cost-shared with the Division) are effective **September 1, 2023.**

	12-month payroll
Single:	\$36.10 (\$6.40 decrease)
Family:	\$96.90 (\$17.10 decrease)

Provider name	Available online resources	Website
MPSE Benefit Plans Website	<ul style="list-style-type: none"> ▶ Access Health and Dental plan summaries sorted by school division, as well as Life and Accident Insurance information ▶ Review coverage summaries, reasonable and customary maximums applicable to paramedical coverage, life insurance rate calculator, newsletters, retiree information 	www.mpsebp.ca
Blue Cross Plan Member Site	<ul style="list-style-type: none"> ▶ View your remaining coverage amounts for the benefit year, submit claims online, set up direct deposit reimbursement, access your ID card ▶ Manage your coverage on the go with the mybluecross® mobile app 	www.mb.bluecross.ca
Express Scripts Canada (ESC) Pharmacy®	<ul style="list-style-type: none"> ▶ Reduce your out-of-pocket expenses with reimbursement of 90% (instead of 80%) when filling eligible prescriptions through ESC ▶ Sign up for home delivery of maintenance drugs for chronic conditions ▶ Manage maintenance drug prescriptions and schedule automatic refills 	https://pharmacy.express-scripts.ca/manitoba-public-school-employees
Costco Pharmacy	<ul style="list-style-type: none"> ▶ Reimbursement of 90% (instead of 80%) when filling eligible prescriptions with Costco ▶ Costco membership is not required to have your prescriptions filled ▶ Online and home delivery services are available 	www.costcopharmacy.ca