

## Visit the Manitoba School Employees website



It's time to visit the Manitoba School Employees website, if you haven't already! This website is a great go to for all your benefits needs. At [www.mpsebp.ca](http://www.mpsebp.ca), you will find robust information on your plans from plan descriptions to help you understand how your plans work, to forms, Group Life FAQs and previous newsletters.

The website's top navigation provides easy access to the Health, Dental, Group Life and Retiree Health plans. Under each of these tabs, you will find specific information for each of the plans and more site navigation options.

The Manitoba School Employees website is regularly updated with news and any changes to the plans. Consider saving it as one of your internet *Favourites* as this will save you time the next time you are looking for information on your plan.

## Claims

As submitting Health and Dental eligible expenses is a regular task for a lot of us, the website is the perfect place to go, as it makes it convenient to submit your eligible expenses. The **Site Navigation**, found on the right side of the page, makes it simple for you to submit your eligible Health and Dental expenses by providing links to both paper forms and a link to mybluecross® to submit on online claims.

To access the **paper forms** for claims submissions:

- Select **Forms** and then select the BlueCross form you need. The forms are fillable PDFs, which make it easy for you to enter your information and save them in a safe place in case or when you need them again.

- [Blue Cross – Health Benefits Claim Form](#)
- [Blue Cross – Dental Claim Form](#)

For **online claims** submission, select the external link to mybluecross®. It will take you to the Blue Cross plan members site at [www.mb.bluecross.ca](http://www.mb.bluecross.ca) where you will be able to submit online claims and set up direct deposit for claims reimbursements. Make sure you hold onto your receipts for at least 12 months in case you are randomly selected for an audit. To sign into the plan member site, use the same email and password as your Customer E-Service or Bluelink account. If you haven't registered for an account yet, you can easily do so by following the instructions.

## In this issue

Health plan .....	Page 2
Dental plan .....	Page 4
Life and Accident insurance.....	Page 5



## Health coverage features and changes

*If you're not enrolled in Health coverage, please skip to the next article.*

Your Health plan provides coverage that protects you and pays for eligible expenses to help you take care of your overall health.

Over the last year, our plans have experienced double-digit claims cost increases primarily in prescription drugs and paramedical services, such as massage therapy and chiropractic services. As a result of this and because benefit costs continue to rise, you will experience premium cost increases starting October 1, 2017 (*rates include the amount of the salary settlement negotiated through collective bargaining*).

### Your monthly Health plan premiums will increase to:

	Under age 65 (+4.9%)	Age 65+ (+5.3%)
	12 months payroll	12 months payroll
<b>Single:</b>	\$59.00	\$74.25
<b>Family:</b>	\$118.00	\$148.50

To help manage the rate of cost increases to health premiums, eligible paramedical practitioner expenses will now be reimbursed up to the reasonable and customary charge. Reasonable and customary refers to the maximum allowable amount the insurance company will reimburse on a paramedical expense and are the commonly charged fees within a geographic area. Visit the Manitoba School Employees website at [www.mpsebp.ca](http://www.mpsebp.ca) for the list of eligible paramedical practitioners and the new reasonable and customary per visit maximums. If your current paramedical practitioner charges more than the reasonable and customary charge, you may want to shop around for a lower cost practitioner.

	Coverage
<b>Paramedical practitioners</b>	80% to a maximum of \$850 per person per practitioner; services are subject to per visit maximums (reasonable and customary charges)

### Your preferred pharmacy network

In January 2017, the Manitoba Public School Employees Benefit Plans introduced a preferred pharmacy network to help you save money on prescription drugs and offer you the convenience of free delivery of maintenance drugs right to your door. The two pharmacies that make up your network are:

- Costco Pharmacy (Winnipeg) for short-term prescriptions (i.e., antibiotics), and
- Express Scripts Canada (ESC) Pharmacy<sup>®</sup> for long-term prescriptions (i.e., maintenance drugs)



When you use these two pharmacies, you will only pay **10%** of the prescription drug cost. The Health plan will cover the remaining 90% of the cost instead of 80%, which results in a 10% higher reimbursement for you. You also pay lower dispensing fees when you have your prescriptions filled at either one of these two pharmacies – \$4.50 at Costco and \$9.00 with ESC.

You do not need to have a membership to fill your prescription drugs at Costco, but you do need to sign up to have your prescriptions drugs filled with ESC. It is easy to join ESC. All you need is to have your health benefits card and your maintenance medications handy. Sign up online on a laptop or desktop device using the VIP Code **MPSE** at [express-scripts.ca/mpse](https://express-scripts.ca/mpse) and look for the “Join” button at the bottom of the page.

**WE ENCOURAGE YOU TO START TAKING ADVANTAGE  
OF ALL THE BENEFITS – AND JOIN TODAY!**

**JOIN**



## Dental coverage changes

*If you are not enrolled in Dental coverage, please skip to the next article.*

Maintaining good oral health is important as it contributes to your overall health. Your Dental plan helps you take care of your oral health by providing you with the coverage you need to maintain healthy teeth and gums.

Your Dental plan provides comprehensive coverage for dental services, including preventive care, checkups, fillings, bridges, crowns and child orthodontics.

Over the last year the cost of operating the Dental plan has increased resulting in your dental rates increasing starting October 1, 2017 (*rates include the amount of the salary settlement negotiated through collective bargaining*).

**Your monthly Dental plan premiums will increase by 1.5% to:**

	12 months payroll
<b>Single:</b>	\$48.25
<b>Couple:</b>	\$73.50
<b>Family:</b>	\$108.00



## Life and Accident insurance

### Life insurance

Life insurance coverage provides you with peace of mind knowing that your family would not experience any financial hardship if you could no longer support them.

Starting October 1, 2017, you will experience a life insurance rate increase from 10 cents to 11 cents. As mentioned in previous newsletters, over the last eight years, the plan surplus has been directed towards subsidizing the rate you pay for life insurance. Because the surplus is decreasing and there is not as much money to contribute to the current subsidy, we are reducing the subsidy and asking you to pay 1 cent more. To put this in perspective, if you earn \$50,000 a year and have life insurance coverage of two times your earnings, the extra cost is 50 cents each month. We expect this new rate subsidy to last for two or three more years.

### Accident insurance

Each September, you have the chance to enrol in accident insurance or increase or decrease your existing coverage. Accident insurance (previously called AD&D insurance) protects you financially if a death is accidental or if an accidental injury results in the loss of use of a limb or leaves you paralyzed, blind or deaf. If you are considering enrolling in accident insurance, but are not sure, the following questions might help you decide:

- What potential costs would you incur in the event of an accident (e.g., home or vehicle modifications)?
- Would your life insurance be enough to provide financial support for your family in the event of your accidental death?
- To what extent would the loss of use of a part of your body prevent you from working?

If after answering these questions, you feel accident insurance will you provide with an extra level of comfort or if you feel you need more coverage, contact your Payroll Administrator to add or make changes to accident coverage.

### Life insurance needs changes over time

Because change can be such a frequent event, you want to ensure your life insurance coverage and beneficiary designations for your insurance reflect your current personal situation. If you experience a life event, such as marriage, birth or adoption of a first child or death of a spouse, you can increase your coverage to up to seven times your earnings without providing evidence of insurability. Family Life insurance is also available if you want more coverage.

You must contact your Payroll Administrator within 90 days of the event to update your dependent information to ensure you have proper coverage. You can review and update your beneficiaries at any time.