

EXTENDED HEALTH CARE PROGRAM

TO: All Bell MTS Retirees enrolled in the Extended Health Care Program

Date: May 2021

Re: Extended Health Care Program Renewal May 1, 2021

No Action is Required - This Memo is for Your Information Only

The Retiree Extended Health Care Program renews annually with Manitoba Blue Cross effective May 1. Our plan is impacted by the following factors:

- Our claims experience over the past year,
- Inflationary increases in Health (12% - 15%) and Dental (4% - 6%) expenses,
- Advances in medical technology.

Upon review of our Extended Health Care Program, we are pleased to advise the **costs for all Plans will not change for this renewal.**

We are also pleased to announce the following plan enhancements.

Effective May 1, 2021:

- Plans B, C and D
 - o Add Massage Therapy coverage as a combined maximum with the current Physiotherapy annual maximum
- Plan D
 - o Increase annual prescription drug maximum per family from \$1,000 to \$1,200

Effective January 1, 2021, Manitoba Blue Cross made the following unilateral updates to all Health and Dental plans to meet industry standards and advance level of care offered:

- Plans B, C and D
 - o Additional requirements on compression garments: claims must include a diagnosis for an illness or injury and a minimum compression value of 20mmHg. A usual and customary limit per pair for socks/stockings will be applied
- Plan D
 - o Addition under Major Dental: Implant coverage once per lifetime per tooth (previously excluded from coverage)
 - o Addition of biopsies as a diagnostic service (previously excluded from coverage)
 - o Coverage for upper and lower bruxism appliances (e.g. mouthguards) restricted to once every three years (currently no restriction)
 - o Removal of the congenital malformations exclusion to broaden requirements in place for tooth restorations

Frequently Asked Questions

Where can I find out more information and current rates?

Starting May 1, 2021, Bell MTS retirees have access to an updated benefit portal hosted by HUB International, which includes the Benefits booklet, current rates, timely plan announcements and other important plan details. Please visit: <https://www.hubinternational.com/bellmtsretirees/>

How can I submit claims online and access my claims history?

Manitoba Blue Cross has an easy-to-use Member site called mybluecross®. You will be able to access coverage information, submit claims online for faster processing, view your claim status, claims history and Explanation of Benefits and complete and print claim forms. To set up your Member account, follow these easy steps:

- 1) Go to www.mb.bluecross.ca and look for the icon at the top of the page
- 2) Click 'Register'
- 3) Follow the prompts to register for your Member account. Fill in your information using your Manitoba Blue Cross identification card.

If you have any questions regarding the process and/or require assistance, please contact the Manitoba Blue Cross Customer Service Centre at 1-800-873-2583.

What if I have a change in address/banking information or require further assistance?

If you have moved or changed your banking information, you are required to advise Manitoba Blue Cross to update your records. You can update this through the mybluecross® website or by calling the Manitoba Blue Cross Customer Service Centre at 1-800-873-2583.

For claim status, coverage questions, and general inquiries, please contact Manitoba Blue Cross directly at 1-800-873-2583 or visit their website at <https://www.mb.bluecross.ca/contactus>.

After contacting Manitoba Blue Cross, if you require further assistance, please contact our benefit consultant HUB International 1-844-984-9456 or by email at mtsretirees@hubinternational.com.

How are the rates set for each plan at the renewal?

Each plan's premium rates are affected by the plan's individual experience and inflationary increases. Health benefits are impacted by inflation as healthcare costs rise 12% to 15% annually due to the introduction of new prescription drugs and advances in medical technology. Dental rates are also subject to inflation pressure from increases in Dental fee guides, which move upward by 4% to 6% across Canada each year.

Can I change my Plan selection?

You **may not** move up to the next plan (e.g. Plan B to C). You can reduce your coverage at any time (e.g. Plan C to B) except for Plan D. You must be enrolled in Plan D for 12 continuous months before you are able to reduce your coverage.

Can I use the premiums I pay for the Bell MTS Retiree program as a tax deduction?

Premiums paid to a private Health and/or Dental plan may be claimed on your income tax return as a medical expense. Please contact your accountant or Canada Revenue Agency, 1-800-959-8281, for complete details.