

EXTENDED HEALTH CARE PROGRAM

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

Date: May 2026

Re: Extended Health Care Program Renewal June 1, 2026

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

Renewal Outcome

We are pleased to confirm that **costs for all plans will remain unchanged** for this renewal period, effective June 2026.

Renewal Review

The Retiree Extended Health Care Program is reviewed regularly to ensure it remains competitive and sustainable. Several factors are considered when evaluating benefit costs at each renewal:

- Claims experience over the past year
 - Reflecting impacts of the government program changes and offsets, described in more detail below
 - The Dispensing Fee Maximum introduced on July 1, 2025, has also contributed positively as a cost containment measure.
- Inflationary increases in Health (10%) and Dental (6%) expenses

Manitoba Government Plan Update

Drug claims experience under the plan has been positively impacted by Manitoba's participation in the national pharmacare program. The provincial **Manitoba Enhanced Pharmacare Program (MEPP)** now covers the following at no cost to eligible residents:

- Eligible diabetes medications
- Contraceptives
- Hormone replacement therapy

The shift of these claims to the provincial program has resulted in a favourable claims experience, helping offset this year's inflationary impact and contributing to stable renewal pricing.

Frequently Asked Questions

Where can I find out more information and current rates?

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/>

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 toll-free at 1-800-873-2583 (within MB) or 1-888-596-1032 (rest of Canada).

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 claim status/history and Explanation of Benefits, and complete/print claim forms. Visit www.mb.bluecross.ca and look for the icon at the top of the page "mybluecross". Select "Member login" from the drop down, select 'Sign Up' then follow the prompts to register using information your 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 toll-free at 1-800-873-2583 (within MB) or 1-888-596-1032 (rest of Canada).

Who do I contact for assistance or to ask questions?

For claim status, coverage questions, and general inquiries, please contact Manitoba Blue Cross toll-free at 1-800-873-2583 (within MB) or 1-888-596-1032 (rest of Canada) 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 at 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 experienced inflationary increases. Health benefits are impacted by inflation as healthcare costs rise 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 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). However, 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.