

# RETIREE PLAN OPTIONS & RATES

Effective July 1, 2026



Retiree  
Group Benefits Plan

The City of Winnipeg is pleased to provide a comprehensive Retiree Group Benefits Plan exclusively for our employees and your family when you retire. The plan is completely **voluntary**.

There are five (5) Retiree Group Benefits options to select from with coverage for the following:

| Ambulance/Hospital<br>(Options 1 – 5)  | Extended Health<br>(Options 2 – 5)   | Travel Health<br>(Options 3 & 5 only)   | Dental<br>(Options 4 & 5 only)   |
|--|--|---|--|
| <ul style="list-style-type: none"> <li>No deductible</li> <li>100% reimbursement of eligible expenses</li> </ul> | <ul style="list-style-type: none"> <li>No deductible</li> <li>80% reimbursement of eligible expenses</li> <li>BlueNet Drug Card</li> <li>GoToDoctor</li> </ul> | <ul style="list-style-type: none"> <li>No deductible</li> <li>100% reimbursement of eligible expenses</li> <li>\$5 million per incident per insured person</li> <li>Travel Assistance included</li> <li>30 day trip limit outside of Canada</li> <li>Medical stability limitations apply</li> </ul> | <ul style="list-style-type: none"> <li>No deductible</li> <li>80% Basic &amp; 50% Major reimbursement of eligible expenses to a combined maximum of \$750 per insured person per year</li> <li>Reimbursement based on current MB Dental Fee Guide</li> </ul> |

Available Options and monthly premium by family status are as follows:

| Option | Coverage   | Single   | Couple   | Family   |
|--------|--|----------|----------|----------|
| 1      | Ambulance/Hospital   | \$4.30   | \$8.70   | \$9.70   |
| 2      | Ambulance/Hospital & Extended Health<br>(no Travel Health)         | \$58.34  | \$105.02 | \$121.44 |
| 3      | Ambulance/Hospital, Extended Health & Travel Health                | \$69.04  | \$126.42 | \$142.84 |
| 4      | Ambulance/Hospital, Extended Health & Dental<br>(no Travel Health) | \$97.78  | \$183.62 | \$212.74 |
| 5      | Ambulance/Hospital, Extended Health, Dental & Travel Health        | \$108.48 | \$205.02 | \$234.14 |

Please note, premiums are paid monthly via Pre-Authorized Debit (PAD). Premium rates are reviewed on an annual basis and are subject to change. For those enrolled, you will be notified in advance of any changes.

Re-enrollment is every 2 years with the next opportunity July 1, 2028, or within 60 days of a Life Event. Remember to check out the online portal website to obtain information on the Retiree Group Benefits Plan including the benefits booklet for eligibility and coverage details, application form, notice of change form, Frequently Asked Questions, and important announcements.

Should you have any questions and/or require additional support after reviewing the materials, please refer to the Support & Contact Info section on the portal.

To access the portal, please visit [www.hubinternational.com/citywpgretiree](http://www.hubinternational.com/citywpgretiree).