

DATE: MAY 2026
TO: MEMBERS OF THE RETIREE VOLUNTARY GROUP BENEFITS PLAN
FROM: DAVE CLARK
DIRECTOR, HUMAN RESOURCE SERVICES
RE: RETIREE VOLUNTARY GROUP BENEFITS PLAN – JULY 1ST, 2026 RE-ENROLMENT

Each year our benefits consultant, HUB International, conducts a review of our Retiree Voluntary Group Benefits Plan to ensure the plan continues to be competitive and sustainable. The factors that impact our benefit costs include our claims experience, inflationary increases in Health expenses and advances in medical technology.

RATE CHANGES:

Based on the above factors, Option 1 rates will remain unchanged, while rates for Options 2 – 5 will experience an increase. After negotiations with the carrier, we are pleased to announce that Manitoba Blue Cross has agreed to limit the overall rate increases to between \$4.00 and \$14.46. Effective July 1st, 2026, the rates will be as follows:

Option	Coverage	Single	Couple	Family
1	Ambulance/Hospital only	\$4.30	\$8.70	\$9.70
2	Ambulance/Hospital & Extended Health (<i>no Travel Health</i>)	\$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 (<i>no Travel Health</i>)	\$97.78	\$183.62	\$212.74
5	Ambulance/Hospital, Extended Health, Dental & Travel Health	\$108.48	\$205.02	\$234.14

RE-ENROLLMENT OPPORTUNITY DEADLINE JUNE 10TH, 2026:

You have the opportunity to participate in re-enrolment every 2 years. If things have changed in your life, now is the chance to change your Benefit Option to better fit your situation. Your form must be received by Manitoba Blue Cross by June 10th, 2026, with your change in coverage **effective July 1st, 2026**. Your next opportunity to change your Benefit Option will be in 2028; or within 60 days of a life event (e.g. marriage, divorce, gain or loss of coverage).

If you do not wish to make a change, no action is required; you will remain in your current option.

Please refer to the back page for more information.

WANT TO MAKE A CHANGE? HERE'S HOW:

- ✓ Complete and sign the 2026 Re-Enrolment Change Form.
- ✓ Submit your application form to Manitoba Blue Cross via one of the submission methods on the form.
- ✓ Your change in coverage will be effective July 1, 2026.

Completed forms **must be received by Manitoba Blue Cross by June 10th, 2026.**

Late applicants will not be accepted. If you do not make a change, you will remain in your current option.

FURTHER ASSISTANCE - Visit the Retiree Voluntary Group Benefits online portal website for information on the plan, including coverage details, forms and important notices. For further assistance, please contact HUB International:

Portal: www.hubinternational.com/citywpgretiree

Email: CityWPGRetiree@hubinternational.com

LIFE EVENTS – a Life Event must be reported to Manitoba Blue Cross within 60 days of the event by completing a Notice of Change form, which can be found on the online portal website. A Life Event is defined as a change in your family status due to:

- Addition of a spouse through marriage or common-law relationship
- Loss of a spouse through divorce, dissolution of common-law relationship or death
- Addition or loss of an eligible dependent child through birth, adoption, or death
- Child becoming ineligible due to age or over-age student status
- You or your spouse gains or loses coverage through an employer's group insurance plan

If a dependent (spouse &/or child) is not reported within 60 days, you are able to change your Family Status but cannot change your Option selection. The effective date of coverage will be based on the date of the Life Event and any retroactive premiums will be charged.

OPTING OUT OF COVERAGE – If you elect to opt out of coverage, you will **not** be able to rejoin the plan at a later date. If you wish to waive coverage due to duplicate coverage under your spouse's plan or because you are covered as an employee under a group plan, you must submit a completed 'Cancellation Request due to Duplicate Coverage' form to Manitoba Blue Cross within 60 days of gaining coverage. You may reapply for coverage within 60 days of loss of coverage by submitting a completed 'Loss of Coverage' form to Manitoba Blue Cross. Forms can be found on the Retiree Voluntary Group Benefits online portal website.

RE-ENROLLMENT CHANGES & PENSION DEDUCTIONS – WCEBP has advised that they will not allow a Retiree member to continue with Pension deductions if they make any changes to their Retiree Benefit Option. If you are making a change, you are now required to pay through pre-authorized debit (PAD), with your premiums automatically debited from your chequing or savings bank account monthly by Manitoba Blue Cross.

If you are making a change and are currently paying premiums through Pension Deductions, you must complete the PAD Application on the back of your 2026 Re-enrolment Change Form in order for the change to take effect.

CHANGE IN RESIDENCE OR BANKING INFORMATION – if you have a change of residence or a change in banking information for pre-authorized debit (PAD) for premium payment or claim reimbursement, please complete the applicable form available on the online portal website and submit to Manitoba Blue Cross:

- Change of residence – Notice of Change form
- Change in banking information for premium payment – PAD Application form
- Change in banking information for claim reimbursement – Direct Deposit Application form

Note: If you are making a change and are currently paying monthly premiums through pension deduction, you are required to set-up pre-authorized debit before the change can take effect. Please complete a PAD Application form and submit to Manitoba Blue Cross along with a Notice of Change Form found on the Retiree Portal.

MANITOBA BLUE CROSS PLAN MEMBER SITE - Manitoba Blue Cross has an easy-to-use member site called mybluecross®. You can access coverage information, submit claims online, view your claim status and see your claims history. You can also access your benefits on the go through the Manitoba Blue Cross Mobile for Apple or Android.

If you have not yet done so, you can set up your member account by going to www.mb.bluecross.ca and clicking **mybluecross**® and selecting '**Member login**'. Click '**Sign Up**' and then click **Register**; follow the prompts to register for your member account. Fill in your information using your Manitoba Blue Cross ID card. If you require assistance in registering your account, please contact Manitoba Blue Cross directly through their *Contact us* page on www.mb.bluecross.ca or calling 204-775-0151 (within Manitoba) or toll free 1-888-596-1032.