

HEALTH BENEFITS

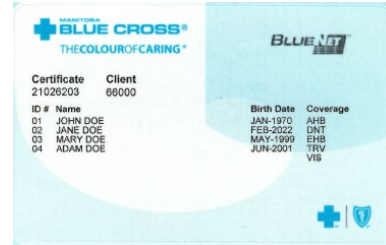
MBC BENEFIT CARDS

This document is intended to be used only as an information source.

MBC BENEFIT CARDS

What details are captured on an MBC Benefits Card?

Manitoba Blue Cross (MBC) benefit cards identify the following details:



- Certificate number – used for claim purposes
- Client number – 66000 is the City of Winnipeg
- Eligible participants – employee & dependents registered
- Birth date – each participant’s month and year of birth
- Coverage – identified by code
- BlueNet – applicable if enrolled in Extended Health and represents drug card in place

What do the coverage codes mean?

Coverage codes reflect the coverage the employee is enrolled in under the Health Benefits program:

Benefit Code	Benefit
AHB	Ambulance/Hospital
DNT	Dental
VIS	Vision
EHB	Extended Health
TRV	Travel Health
VCA	Virtual Care Assistance (Gotodoctor, must have EHB)

What if there is an error on my benefit card?

You are responsible for ensuring that any errors in the information on the card are brought to the attention of Human Resources. Any missing dependents that have not been reported to the City of Winnipeg are subject to eligibility requirements.

LOA/LAYOFF IMPACT ON BENEFIT CARDS

Does my benefit card with MBC get impacted when I go on a LOA/Layoff?

Yes, it is a possibility. It is dependent on whether you elect to continue Extended Health and/or Travel Health by registering in Pre-Authorized Debit (PAD) directly with Manitoba Blue Cross. Unfortunately, there is a system limitation that may result in more than one card for an employee if they have coverage maintained via PAD as well as any employer paid City of Winnipeg benefits.

Refer to the next page for Benefit Card Scenarios of how coverage is impacted and cards are issued.

BENEFIT CARD SCENARIOS

The below examples are to highlight how your benefit card may be impacted based which benefits are continued during your LOA / Layoff.

Prior to LOA/Layoff & Upon RTW

MBC Certificate #	COW EE ID #	Benefits Covered by that Card
123456789	1111##	Ambulance/Hospital (AHB), Dental (DNT), Vision (VIS), Extended Health (EHB), Travel (TRV), Virtual Care (VCA)

- Employee has one (1) benefit card with all benefits under same certificate number

ER Paid continued, Enrolled in PAD

MBC Certificate #	COW EE ID #	Benefits Covered by that Card
123456789	1111##	Ambulance/Hospital (AHB), Dental (DNT), Vision (VIS)
6543210	1111##	Extended Health (EHB), Travel (TRV), Virtual Care (VCA)

- Employee will have two (2) benefit cards due to system limitation by MBC
- Must maintain both cards during the LOA/Layoff
- Employee paid coverage will be reinstated to employer paid benefit card upon RTW (e.g. 123456789)

ER Paid continued, Not enrolled in PAD

MBC Certificate #	COW EE ID #	Benefits Covered by that Card
123456789	1111##	Ambulance/Hospital (AHB), Dental (DNT), Vision (VIS)

- Employee will retain one (1) benefit card with employee paid benefits terminated as they did not elect to join PAD
- Employee paid coverage will be reinstated to employer paid benefit card upon RTW (e.g. 123456789)

ER Paid not continued, Enrolled in PAD

MBC Certificate #	COW EE ID #	Benefits Covered by that Card
6543210	1111##	Ambulance/Hospital (AHB), Extended Health (EHB), Travel (TRV), Virtual Care (VCA)

- Employee will be issued new benefit card (e.g. 6543210) for the duration they are enrolled in PAD
- Employer paid coverage will be reinstated to original certificate upon RTW (e.g. 123456789)

ER Paid not continued, Not enrolled in PAD (EE Paid)

MBC Certificate #	COW EE ID #	Benefits Covered by that Card
123456789	1111##	N/A for the duration of the LOA / Layoff

- All benefit coverage is terminated during LOA / Layoff
- Employee will be reinstated with employer and employee paid coverage under benefit card originally in place upon RTW (e.g. 123456789)