



HEALTH BENEFITS FREQUENTLY ASKED QUESTIONS WFPSOA & MGEU FT EMPLOYEES ONLY

Effective January 1, 2026

This document is intended to be used only as an information source. If there are any discrepancies between the group contracts and the information in this document, the group contract will take priority.

FAQ CATEGORIES

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HEALTH BENEFIT CONTINUATION WHILE ON UNPAID LEAVE OF ABSENCE (LOA)

What benefits can be continued while on an unpaid leave of absence?

During an unpaid leave of absence, an MGEU or WFPSOA full-time employee's employer-paid benefits including Ambulance/Hospital, Vision, Dental and Extended Health will be terminated.

An employee may elect to continue their Extended Health benefits on a self-paid basis by registering for pre-authorized debit (PAD) with Manitoba Blue Cross in addition to continuing Voluntary Travel Health, if applicable. All other employer-paid benefits will remain terminated for the duration of the unpaid leave of absence.

How do I sign up for Pre-Authorized Debit (PAD)?

Manitoba Blue Cross will mail you an application form upon receiving notification from the City of Winnipeg of your leave of absence beginning. The application form must be returned directly to Manitoba Blue Cross by the specified in order to continue Extended Health and/or Travel Health while on an unpaid leave of absence.

What is Extended Health (with BlueNet)?

Extended Health benefits provide coverage for medical expenses that are not covered by the provincial health plan. Extended Health Benefits are categorized as:

- **Prescription Drugs** – must be prescribed and included under the provincial formulary. With BlueNet coverage, accepted claims for drug purchases will be processed in real-time at participating pharmacies; i.e. you will only be required to pay for the portion of the prescription drug cost for which you are responsible.
- **Paramedical Services** – services provided by licensed medical professionals such as chiropractors, physiotherapists and more.
- **Medical Services & Supplies** – aid in the care and support of eligible plan members including services such as private duty nursing, medical equipment, prostheses, etc.

Extended Health reimbursement of expenses and services are subject to coinsurance and maximums. Please refer to your benefits booklet for full details including eligible practitioners, prescription requirements, coinsurance, and applicable maximums.

What is the cost to continue Extended Health and/or Travel Health?

If you elect to continue Extended Health and/or Travel Health while on an unpaid leave of absence, the PAD deductions are on a monthly basis. The rates are:

Benefit	Family Status	Monthly Rate
Extended Health	Single	\$30.26
	Family	\$81.56
Voluntary Travel Health	Single	\$4.32
	Family	\$8.62

Can I continue my other employer-paid benefit while on an unpaid leave of absence?

No. Ambulance/Hospital, Vision and Dental will terminate while on an unpaid leave of absence. The Extended Health benefit continuation is offered to WFPSOA / MGEU Full-Time employees as all other City of Winnipeg employees receive that option for their employee paid benefits. For an unpaid leave of absence, no employee has their Ambulance/Hospital, Vision or Dental continued.

Can I elect to enroll in Travel Health while on a leave of absence?

No, only benefits you were enrolled in at the time your leave of absence began can be continued. You cannot elect to add Travel Health after your leave began unless you have a qualifying life event that has been reported within 60 days of the life event occurring.

ADDITIONAL INFORMATION

For more information or assistance, please visit the portal site for general frequently asked questions and contact information:

- **Portal site:** www.hubinternational.com/citywpgbenefits

Human Resources contact information can be found on the portal website noted above.

For claim status, coverage questions and general inquiries, please contact Manitoba Blue Cross directly through their Contact us page on www.mb.bluecross.ca or calling 204-775-0151 or toll free 1-888-596-1032.

If you require further assistance, please contact Human Resources; details available on the portal site noted above.