

RFP Health Benefit Transition – Employees on Leave

Voluntary Employee Paid Benefit Rates – effective January 1, 2023

Our employee-paid Voluntary Extended Health and Travel Health are renewed annually. Factors that impact our benefit costs include:

- Our claims experience
- Inflationary increases in Health expenses
- Advances in medical technology

Effective January 1, 2023 the rates will be as follows:

Benefit	Family Status	Monthly Rate
Voluntary Travel Health (includes Travel Assistance)	Single	\$3.82
	Family	\$7.64
Voluntary Extended Health	Single	\$37.59
	Family	\$106.49

Premium payments will continue monthly via pre-authorized debit (PAD) direct to Manitoba Blue Cross.

Benefit & Administration Enhancements

In conjunction with the transition to Manitoba Blue Cross effective January 1, 2023, the following benefit and administrative enhancements will apply as of the same date:

Voluntary Extended Health (not applicable to MGEU / WFPSOA Full-Time Employees)

- ✓ **BlueNet Drug Card** provided at no additional cost under all Voluntary Extended Health. If you are currently enrolled in Voluntary Extended Health without the BlueNet Drug Card, you will be mailed a new ID card to provide to your pharmacist for direct billing.
- ✓ **Enhanced Paramedical Practitioner coverage** with maximum increasing to \$350 per calendar year for Athletic Therapy registered providers; and Chiropracist is now eligible to a combined maximum of \$350 per calendar year with Podiatrist and Foot Care Nurse.
- ✓ **Private Duty Nursing** calendar year maximum increased to \$5,000.
- ✓ Other **durable medical services & supplies** increased to \$500 lifetime.
- ✓ **Mental Health Practitioners expanded** with Clinical Psychologist, Social Worker, Psychiatric Nurse, Psychotherapist, Mental Health Counselor, Family and Marriage Counselor, and Addiction Counselor registered providers eligible to a combined maximum of \$350 per calendar year.

Virtual Care Service (applicable only to those with Employer or Employee paid Extended Health coverage)

- ✓ **NEW GoToDoctor** virtual care service added to Extended Health at no additional cost.

Voluntary Travel Health

- ✓ **NEW Voluntary Travel Health** with \$5 million lifetime maximum per insured person and includes Travel Assistance continues until retirement; currently terminate at age 65. There is a 90 day trip limit, medical stability is required (e.g. must be unexpected, not travelling against the advice of your doctor, etc.).

Vision (applicable only to WAPSO Exempt)

- ✓ **Eye Exam maximum** increasing from \$90 to \$100 once every 24 consecutive months, prorated for Part-Time Employees.

Dental

- ✓ **NEW Dental Implants** will now be considered under Major Dental.

Administration

- ✓ **Common-Law Spouse** waiting period changing to 1 year from date of cohabitation; currently 1 year from notification.
- ✓ **Dependent Child maximum age increasing** from under age 21 to under age 22 if not a full-time student across all Employer Paid and Voluntary Employee Paid Benefits; full-time student continues to be under age 25. All other provisions apply. Note, a child is not an eligible Dependent if they are an eligible employee under the City of Winnipeg's plan or any other Group Benefits Plan.
- ✓ **Survivor Coverage** will be extended to 24 months across all benefits.
- ✓ **NEW Voluntary Employee Paid Benefits** can now be changed should you experience a **Life Event** in order to meet your needs as changes happen in your life (e.g. get married, adopt a child, your spouse's coverage changes, etc.).
- ✓ **NEW Payroll Deductions** no longer be made one month in advance. It is expected that there will be no payroll deductions taken for Voluntary Employee Paid benefits however if there are any arrears owing, these will be collected during this time. Your first deduction for January 1, 2023 coverage will be your first pay in January.

Frequently Asked Questions (FAQs)

Please refer to the FAQs found on the portal.