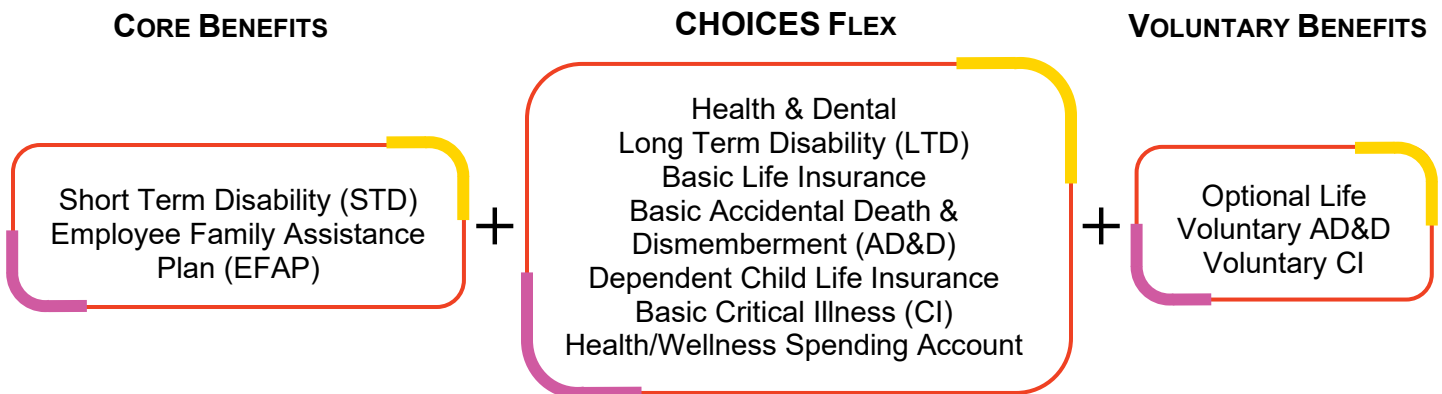


CHOICES BENEFITS PLAN

BENEFITS GUIDE

Manitoba Liquor & Lotteries is committed to providing our employees with comprehensive and valuable benefits as part of a well-balanced compensation program. The CHOICES Benefits plan is for exempt employees and union members who have ratified their collective agreements to include this plan:



Your selections will take effect on January 1, 2026 and will be locked in until the next re-enrollment period, unless you experience a Life Event. A Life Event is explained in the Frequently Asked Questions document located on the portal website.

This guide contains:

- Information on Cost Share and how Flex Credits work
- Detailed information on CHOICES Flex selections
- Voluntary Benefits available on a voluntary basis for you and your family
- CHOICES selection examples

COST SHARE

- Manitoba Liquor & Lotteries pays 100% of the cost for Core Benefits (Short Term Disability (STD) and Employee Family Assistance Plan (EFAP)).
- The company also pays 100% of the cost for your Health and Dental option.
- Manitoba Liquor & Lotteries provides each employee with Flex Credits (company dollars) towards the cost of your selections for Long Term Disability (LTD), Basic Life Insurance, Basic Accidental Death & Dismemberment (AD&D), Dependent Child Life Insurance and Basic Critical Illness (CI).
- You pay the full cost of any **Optional** Life Insurance, **Voluntary** AD&D and **Voluntary** Critical Illness benefits you have selected.
- The cost of all benefits are reviewed annually and you will be notified of any change.

FLEX CREDITS

- Manitoba Liquor & Lotteries provides each employee with Flex Credits annually on January 1st based on your base annual earnings as of October 1st of the prior year. Any changes in earnings throughout the year do not impact your benefit amount and/or cost. Your annualized Flex Credit amount is provided in your personalized re-enrollment information. Actual Flex Credit amounts will be prorated based on your eligibility date.
- Use your Flex Credits to pay the cost of the following benefits:
 - Long Term Disability (LTD)
 - Basic Life Insurance
 - Basic AD&D
 - Dependent Child Life Insurance
 - Basic Critical Illness
- The cost for each benefit is based on the option you select, your earnings and the premium rate. The cost displayed on the Mandatory Benefits Cost Calculator is annualized.
- If you have Flex credits remaining after making your plan CHOICES, you may allocate the remainder of your Flex Credits to either a **non-taxable** Health Spending Account (HSA) or a **taxable** Wellness Spending Account (WSA). Manitoba Liquor & Lotteries will deposit your prorated excess Flex Credits into your HSA or WSA annually on January 1st. Note the WSA requires a minimum allocation of \$15 annually.
- If your selections cost more than the Flex Credits you have been given, you are responsible to pay the difference through regular payroll deductions.
- Flex Credits and premium rates are reviewed annually and you will be notified in advance of any change.
- Flex Credits are refreshed each January 1st.

CORE BENEFITS – 100% COMPANY PAID

SHORT TERM DISABILITY (STD)

- Eligible for coverage after 3 months of service. For Food and Beverage employees, please refer to the Collective Agreement for benefits eligibility date.
- 14 calendar day waiting period
- 180 day maximum duration, including waiting period
- 80% of salary
- Can be topped up with DLT or Accrued Sick Time – if applicable

EMPLOYEE FAMILY ASSISTANCE PLAN (EFAP)

Provides counselling and life balance support through Telus Health. For further information, please go to iNet.

CHOICES FLEX

HEALTH & DENTAL OPTIONS

CHOICES has 5 Options for Health and Dental, providing varied degrees of coverage. Health and Dental coverage terminates at retirement.

Below are the available Health and Dental Flex Options. Manitoba Liquor & Lotteries pays 100% of the cost for all options. **You must select one Option for Health and Dental based on your true Family Status. You cannot waive coverage even if you are covered under your Spouse's group insurance plan.**

	Option 1	Option 2	Option 3	Option 4	Option 5
HEALTH					
Travel Health	100%	100%	100%	100%	100%
Ambulance/Hospital	100%	100%	100%	100%	100%
Pay Direct Drug Card	No Drug Coverage	50%	80%	80%	90%
• Dispensing Fee Cap		-	-	-	\$7.00
• Deductible		Equal to Disp. Fee	-	\$5.00/claim	-
• Annual Maximum		Pharmacare Integration	Pharmacare Integration	\$800/yr/family	Pharmacare Integration
Paramedical	No Paramedical Coverage	50% to combined maximum of \$500/yr	-	80% to \$350/yr	90% to combined maximum of \$500/yr
• Chiropractor			-	80% to \$350/yr	
• Massage Therapy			80% to \$350/yr	80% to \$350/yr	
• Physiotherapy			80% to \$350/yr	80% to \$350/yr	
• Psychologist			80% to \$350/yr/practice	80% to \$350/yr/practice	
• Other Paramedical*					
Vision	No Coverage	50% to combined maximum of \$250/2yrs (Employee only)	80% to combined maximum of \$150/2yrs	80% to combined maximum of \$325/2 yrs	100% to combined maximum of \$325/2 yrs
• Eye Exams					
• Eye Wear					
Private Duty Nursing	No Coverage	50% to \$3,000/yr	80% to \$3,000/yr	80% to \$3,000/yr	100% to \$5,000/yr
Hearing Aids (both ears combined)	No Coverage	50% to \$500/5 yrs	80% to \$500/5 yrs	80% to \$500/5 yrs	100% to \$700/5 yrs
Smoking Cessation	No Coverage	50% to \$500/lifetime/family	80% to \$500/lifetime/family	80% to \$500/lifetime/family	90% to \$500/lifetime/family
Foot Orthotics	No Coverage	50% to \$350/yr	No Coverage	80% to \$200/yr	No Coverage
Other	No Coverage	50%	80%	80%	90%
DENTAL					
Basic	No Coverage	100%	80%	80%	100%
Major		Nil	50%	60%	70%
Basic/Major Maximum		\$1,700/yr	\$1,700/yr	\$1,700/yr	\$1,700/yr
Orthodontics (Child & Adult)		Nil	Nil	50%	50%
Orthodontics Maximum		N/A	N/A	\$1,700/lifetime	\$2,100/lifetime
HEALTH SPENDING ACCOUNT	\$1,850	\$875	No Coverage	\$350	\$525

*Acupuncture, Athletic Therapy, Audiology, Cardiac Rehab, Naturopath, Osteopath, Dietician, Podiatrist, Speech Therapy

LONG TERM DISABILITY BENEFIT

CHOICES offers 3 Options for Long Term Disability. **You must select one option for Long Term Disability.**

Option	Maximum Benefit Period
Option 1	2 years
Option 2	5 years
Option 3	To age 65

- The maximum benefit period is the maximum length of time you will receive benefit payments from the insurance company should you remain totally disabled; e.g. for 2 years, 5 years, or to age 65. The premium for each reflects this difference in coverage.
- The benefit amount is the same under each option, 70% of your monthly earnings to a maximum of \$6,000 monthly.
- The waiting period (qualifying period) before benefit payments will begin is 180 days (6 months) from your date of disability.
- Benefit payments under all options terminate **the earlier of** the maximum benefit period indicated for the option you select, age 65 or the date you become eligible for an unreduced pension under the Manitoba Civil Service Superannuation Pension plan, less the qualifying period.
- Long Term Disability coverage terminates **the earlier of** your age 65 less the qualifying period, your retirement, or the date you become eligible for an unreduced pension under the Manitoba Civil Service Superannuation Pension plan, less the qualifying period.
- Both the benefit amount and premiums are based on your monthly earnings as of October 1st of the prior year.
- This benefit is purchased using your Flex Credits.
- At re-enrollment, if you choose to move up to any higher option from your current coverage amount, you will be required to submit medical evidence of good health. You will remain in your current option until your medical evidence has been approved by the insurance company. (e.g. If you are in Option 1 and you choose Option 2, you will remain in Option 1 until your medical evidence is approved by the insurance company.) The cost for providing medical evidence is your responsibility.
- If you are unsure what LTD option is best for you, we recommend you seek independent financial advice.

EMPLOYEE BASIC LIFE INSURANCE BENEFIT

CHOICES includes 5 Options for Basic Life Insurance, providing varied degrees of coverage to a maximum of \$1,000,000. **You must select one option for Basic Life Insurance.**

Option	Benefit Amount
Option 1	1 x annual earnings
Option 2	2 x annual earnings
Option 3	3 x annual earnings
Option 4	4 x annual earnings
Option 5	5 x annual earnings

- The benefit amount is rounded to the next higher \$1,000.
- Your benefit amount will reduce based on your age to the following percentages:
 - 75% on your 65th birthday
 - 62.5% on your 70th birthday
- Upon reaching age 75, you will be given a \$4,500 Paid-Up Life policy with no further premium being owed.
- Basic Life Insurance coverage terminates at your retirement.
- Both the benefit amount and premiums are based on your annual earnings as of October 1st of the prior year.
- This benefit is purchased using your Flex Credits.
- At re-enrollment, if you choose to move up to any higher option from your current coverage amount, you will be required to submit medical evidence of good health. You will remain in your current option until your medical evidence has been approved by the insurance company. (e.g. If you are in Option 2 and you choose Option 3, you will remain in Option 2 until your medical evidence is approved by the insurance company.) The cost for providing medical evidence is your responsibility.
- If you are unsure what Basic Life Insurance option is best for you, we recommend you seek independent financial advice.

BASIC AD&D BENEFIT

CHOICES offers 4 Options for Basic AD&D, providing varied benefit amounts and maximums including the option for no coverage. **You must select one option for Basic AD&D.**

Option	Benefit Amount	Benefit Maximum
Option 0	No coverage	
Option 1	1 x annual earnings	\$25,000 maximum
Option 2	2 x annual earnings	\$50,000 maximum
Option 3	3 x annual earnings	\$75,000 maximum

- The benefit amount is rounded to the next higher \$1,000.
- Both the benefit amount and premiums are based on your monthly earnings as of October 1st of the prior year.
- Basic AD&D coverage terminates at your retirement.
- This benefit is purchased using your Flex Credits.
- Medical evidence is not required.

DEPENDENT CHILD LIFE INSURANCE BENEFIT

CHOICES provides 4 Options for Dependent Child Life Insurance, providing varied benefit amounts including the option for no coverage. **You must select one Option for Dependent Child Life Insurance.**

Option	Benefit Amount
Option 0	No coverage
Option 1	\$5,000 per child
Option 2	\$10,000 per child
Option 3	\$15,000 per child

- Dependent Child Life Insurance coverage terminates at the earlier of your retirement or when your child loses their eligibility as a dependent under your plan.
- This benefit is purchased using your Flex Credits.
- Medical evidence is not required.

BASIC CRITICAL ILLNESS BENEFIT

CHOICES includes 2 Options for Basic Critical Illness. **You must select one option for Basic Critical Illness.**

Option	Benefit Amount
Option 0	No coverage
Option 1	\$10,000

- Your benefit amount reduces to 50% at age 65.
- Basic Critical Illness coverage terminates at the earlier of your age 70 or retirement.
- This benefit is purchased using your Flex Credits.
- No medical evidence is required.

HEALTH/WELLNESS SPENDING ACCOUNTS

- You must allocate any excess Flex Credits to either a **non-taxable** Health Spending Account (HSA) or to a **taxable** Wellness Spending Account (WSA); you cannot allocate to both. The WSA requires a minimum allocation of \$15 annually.
- You may claim eligible expenses from the account where you have allocated credits throughout the benefit year.
- Any excess Flex Credits displayed on your Mandatory Benefits Cost Calculator once you have made your CHOICES are annualized. Your actual excess Flex Credits for the year will be prorated based your eligibility date.
- The value of your account depends on your CHOICES benefit selections and, on the Health, & Dental option you selected.
- Credit allocations are locked in for the duration of the benefit period until the next re-enrollment but your HSA or WSA credits are refreshed each January 1st.

Please refer to the Health Spending Account and Wellness Spending Account brochures located on the portal website for detailed information and claim coordination rules.

VOLUNTARY BENEFITS

Re-enrollment Elections does not apply to Optional Life Insurance, Voluntary AD&D, Voluntary Critical Illness. If you wish to apply or to change your existing voluntary and optional plans, please contact HO-HRBenefits@mbll.ca at a later date.

You may select any or all of these Voluntary Benefits at initial enrollment or at any time, providing you remain eligible to participate in the benefits plan. You are responsible to pay 100% of the cost of Voluntary Benefits conveniently through regular payroll deductions. The cost of providing medical evidence as required is your responsibility.

A Voluntary Benefits Calculator is available on the portal website to assist in your purchase of any Voluntary Benefits if you are interested in enhancing your coverage and will automatically calculate your cost of the coverage selected.

EMPLOYEE & SPOUSE OPTIONAL LIFE INSURANCE

Optional Life Insurance is available for you and/or your Spouse in units of \$10,000 to a maximum of \$200,000 subject to medical evidence of good health being approved by the insurance company.

- The cost of Optional Life Insurance depends on the amount of coverage selected and the age, gender and smoking status of the applicant. The following chart illustrates the monthly premium rates per \$1,000 of coverage.

Age Band	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
To age 34	\$0.06	\$0.10	\$0.05	\$0.07
35 to 39	\$0.07	\$0.13	\$0.06	\$0.10
40 to 44	\$0.10	\$0.21	\$0.09	\$0.16
45 to 49	\$0.19	\$0.39	\$0.16	\$0.27
50 to 54	\$0.33	\$0.65	\$0.27	\$0.44
55 to 59	\$0.61	\$1.12	\$0.43	\$0.67
60 to 64	\$0.86	\$1.51	\$0.57	\$0.84

- Termination of Optional Life Insurance is:
 - Employee – The earlier of employee’s age 65 or retirement
 - Spouse – The earlier of spouse’s age 65, employee’s age 65 or employee’s retirement

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

This coverage is available to you and your family and provides on and off the job, 24-hour coverage for death, dismemberment, paralysis, loss of sight, speech, and hearing resulting from an accident, as well as many other value added benefits.

Voluntary AD&D is available as Employee Only coverage or Family coverage in units of \$25,000 to a maximum of \$250,000. Voluntary AD&D is not subject to medical evidence of good health.

- The cost of Voluntary AD&D per \$1,000 of coverage is:
 - Employee Only coverage - \$0.015
 - Family coverage - \$0.021
- Termination of Voluntary AD&D coverage is:
 - Employee – The earlier of employee’s age 70 or retirement
 - Spouse – The earlier of employee’s age 70, spouse’s age 70 or employee’s retirement
 - Dependent Children – The earlier of your dependent child’s ineligibility, employee’s age 70 or employee’s retirement.

When two employees of Manitoba Liquor & Lotteries are married or common-law, only one of you can apply for the Family Voluntary AD&D coverage. The other employee must choose Employee Only coverage if both of you are purchasing Voluntary AD&D coverage. The amount of insurance (coverage) which the employee may apply for under the Employee Only Plan is limited to the maximum of \$250,000 less the amount of Spousal coverage the employee is eligible for under the Family plan. Dependent Children can only be included in one Family Plan as well. Contact Human Resources Benefits to find out how much Voluntary AD&D you can apply for.

VOLUNTARY CRITICAL ILLNESS (CI)

Voluntary Critical Illness insurance is designed to cover the gap between Disability insurance and Life insurance. Due to medical advances, people are now surviving what were once terminal illnesses. Survival may, however, create very substantial lifestyle changes which carry a heavy financial cost. Critical Illness can ease these costs; in the event of a specified illness being diagnosed, a non-taxable lump sum benefit is payable. There are no restrictions on how these funds are used once received.

Voluntary Critical Illness is available for you and your family. You or your spouse MUST enroll in the Voluntary CI benefit in order to enroll your dependent children in Voluntary CI. Employee and Spousal Voluntary CI is available in units of \$10,000 to a maximum of \$150,000. Dependent Child Voluntary CI is available in the amount of \$5,000 per child.

- There is a guaranteed issue amount of \$10,000 that does not require medical evidence of good health. Any Voluntary CI benefit amount above \$10,000 will require medical evidence of good health approved by the insurance company.
- The cost of Employee and Spousal Voluntary CI depends on the amount of coverage selected and the age, gender and smoking status of the applicant. The following chart illustrates the monthly premium rates per \$1,000 of coverage.

Age Band	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
15 to 19	\$0.082	\$0.091	\$0.070	\$0.077
20 to 24	\$0.087	\$0.097	\$0.067	\$0.074
25 to 29	\$0.127	\$0.147	\$0.122	\$0.145
30 to 34	\$0.135	\$0.168	\$0.163	\$0.214
35 to 39	\$0.158	\$0.220	\$0.197	\$0.303
40 to 44	\$0.228	\$0.376	\$0.259	\$0.473
45 to 49	\$0.396	\$0.783	\$0.381	\$0.793
50 to 54	\$0.623	\$1.427	\$0.515	\$1.136
55 to 59	\$1.057	\$2.640	\$0.682	\$1.484
60 to 64	\$1.794	\$4.445	\$0.993	\$1.974
65	\$2.387	\$5.914	\$1.320	\$2.625
66	\$2.625	\$6.507	\$1.451	\$2.888
67	\$2.882	\$7.157	\$1.596	\$3.177
68	\$3.175	\$7.872	\$1.757	\$3.493
69	\$3.493	\$8.659	\$1.931	\$3.843

- The cost of Voluntary CI for dependent children is \$0.595 per \$1,000 of coverage or \$2.98/month for \$5,000 of coverage.
- Termination of Voluntary CI coverage is:
 - Employee – The earlier of employee’s age 70 or retirement
 - Spouse – The earlier of spouse’s age 70, employee’s age 70 or employee’s retirement
 - Dependent Children – The earlier of dependent child’s ineligibility, employee’s age 70 or employee’s retirement

FLEX HEALTH & DENTAL SELECTION EXAMPLES

We have created 4 examples of fictional employees to give you an idea of what you should consider when making your Health and Dental coverage selections. The final decision is yours. Please ensure the option you select best meets your needs.

Example #1 – Raya

Raya and her husband Al have two children: Sam, 13, and Ashley, 9. Al works for a different company and is enrolled in the benefits program there.

What should Raya think about?

- She and her children are all covered as dependents under Al’s Health and Dental benefits plan.
- Her family is healthy and doesn’t have high medical or dental claims.
- She knows that Sam is likely going to need braces within the year.

What does Raya choose?

Raya enrolls as Family, her true Family Status. Raya decides to choose **Health & Dental Option 2** because of Al’s coverage through work. When she coordinates her benefits with her husband’s plan, the family is fully covered for their medical and dental needs. The annual Health Spending Account balance of \$875 can be used for any expenses not covered by either plan including Sam’s braces.

Example #2 - Jorge

Jorge is a single parent with two sons – Tyler, 18 and Jared, 15.

What should Jorge think about?

- Both boys are dependents under Jorge’s plan. Tyler is planning to go to college in the fall, so will remain an eligible dependent.
- Jorge has no other medical or dental coverage for his family.
- Both Jorge and Tyler are seeing a physiotherapist every few weeks.
- Jared will need braces soon.

What does Jorge choose?

Given their physiotherapy and other paramedical claims, Jorge decides to choose **Health & Dental Option 4** for the 80% reimbursement of physiotherapy expenses (\$350 annual maximum) and Dental for 50% reimbursement coverage for Orthodontics to a maximum of \$1,700 towards Jared’s braces.

Example #3 – Dave

Dave, and his wife Karen, are married with no children living at home. Karen works for a different company and is enrolled in the Benefit program there. Dave and Karen are looking forward to an early retirement and are trying to build their nest egg.

What should Dave think about?

- Karen's plan provides 100% coverage for Health, but has no Drug or Dental coverage.
- They are saving towards an early retirement.

What does Dave choose?

Dave chooses **Health & Dental Option 3** for the Drug benefits as he feels his wife's coverage through the company she works for adequately covers all of their other medical needs. **Option 3** also provides 80% reimbursement of Basic Dental and 50% for Major with no Orthodontic coverage.

Example #4 – Lynn

Lynn is currently single. She and her boyfriend, Brent, have been dating for two years and have recently been talking about marriage.

What should Lynn think about?

- Lynn only needs to consider what her own claims might look like in the future. Brent is not a dependent under her plan.
- She does not have high medical claims other than a few prescriptions.
- Lynn has had minimal Dental concerns.

What does Lynn choose?

Lynn decides to choose **Health & Dental Option 2**. She feels that it provides the coverage for her needs and leaves a fair amount in her Health Spending Account. If Lynn and Brent get married, Lynn can choose new Options within 31 days of her Life Event; she would not have to wait for the next re-enrollment to change her Options.