

Your MCCA Group Benefits



Manitoba Child Care Association



As the largest Provincial Child Care Association in Canada, the Manitoba Child Care Association (MCCA), in partnership with Canada Life and HUB International, are pleased to offer members access to an exclusive group benefits plan. Participation in the plan allows members to offset their financial risk by pooling together with a much larger group. Our policy size allows us to negotiate long-term premium stability as well as the lowest administration fees in the industry. This structure ultimately leads to material savings for each centre and provides financial protection at both the employee and centre level.

Eligibility

A centre must hold an MCCA membership	A centre must be licensed by the Manitoba Early Learning and Childcare Division	A centre must have a Board of Directors or Parent Advisory Committee	A centre membership must be purchased for each new location of a multi-site corporation

For membership to the employee benefits plan, members must be an Early Childhood Educator or Professional Child Care Assistant, a member of the MCCA and:



- Be employees of a centre that has an active MCCA centre membership and participates in the MCCA group benefits plan.
- Be a permanent, part-time or full-time employee working a minimum of 20 hours per week in a child care centre in Manitoba.
- Have completed the group benefits waiting period determined by the centre (3 months or 6 months).

Manitoba Child Care Association - Flex Plan Options

MCCA's group benefit plan is designed exclusively for Early Childhood Educators and Child Care Assistants. The benefit plan option is determined at the centre level, **with the ability to select a new option every 2 years.**

To ensure you have a plan that best meets your centre's needs, 3 Plan options are available with the **flexibility to add Short-Term Disability and elect either a 3 or 6-month waiting period.**

Flex Plan Options	Option 1	Option 2	Option 3
Life Insurance			
Basic Life Insurance	2x annual earnings to a maximum of \$300,000 (reduces by 50% at 65)	1x annual earnings to a maximum of \$300,000 (reduces by 50% at 65)	Flat \$25,000 (reduces by 50% at 65)
Optional Life Insurance	Available in units of \$10,000 to a maximum of \$250,000 for employee and spouse		
Accidental Death & Dismemberment			
Coverage	AD&D amount is equal to the Life Insurance option selected		
Non-Taxable Short Term Disability - Optional at the center level			
Coverage	66.67% of weekly earnings to a maximum of \$1,000/week for up to 17 weeks		
Non-Taxable Long Term Disability			
Coverage	60% of monthly earnings to a maximum of \$5,000/month. Terminates the earlier of retirement or age 65		
Extended Health Care			
Deductible	None		
Prescription Drug Coverage			
Co-Insurance	80% - Vaccines 80% - All other RX Drugs 90% - Purchased at Costco	80% - Vaccines 75% - All other RX Drugs 85% - Purchased at Costco	80% - Vaccines 70% - All other RX Drugs 80% - Purchased at Costco
Dispensing Fee Maximum	\$9/prescription		
Maximum	\$25,000/covered person		
Paramedical Practitioners			
Coverage	Physio: 80% - Unlimited All Other: 80% - \$300/calendar year/person	80% - \$300/calendar year/person/practitioner to a combined maximum of \$1,000	
Covered Practitioners	Athletic Therapist, Chiropractor/Podiatrist, Chiropractor, Dietician, Naturopath, Osteopath, Psychologist/Registered Psychotherapist/Registered Social Worker/Psychoanalyst/Registered Clinical Social Worker, Registered Massage Therapist, Speech Therapist		
Medical Services and Supplies			
Co-Insurance	80% - Major Medical; 100% - Hospital (Semi-Private), Ambulance & Vision		
Hearing Aids	\$400/60 months/person		
Orthotics	\$400/12 months/person		
Orthopaedic Shoes	\$400/36 months/person		
Blood Glucose Monitor	1 machine/4 years/person		
Support/Compression Stockings	4 pairs/calendar year/person		
Private Duty Nursing	\$10,000/calendar year/person		
Eye Exams	1 exam/24 months/person		No Coverage
Vision	\$120/24 months/person	\$200/24 months/person	
Travel Health			
Emergency Medical	100% coverage with no maximum with provincial coverage in place		
Dental Care			
Deductible	Single - \$25; Family - \$50		
Basic Dental - Co-Insurance	100%	90%	80%
Major Dental - Co-Insurance	50%	50%	No Coverage
Basic and Major Max	\$1,500/per calendar year/person		
Orthodontic - Co-Insurance	50% - under age 18	No Coverage	No Coverage
Orthodontic - Max	\$1,500/lifetime/child		
Accidental Dental	Included		
Employee and Family Assistance Program			
Telus Health	Included		

Coverage Types

To best serve member needs, the MCCA plan offers 2 coverage types:

Single coverage includes Life Insurance, Accidental Death and Dismemberment, Long Term Disability, Health, Travel, Dental, and Vision care for centre employees.

Family coverage includes Life Insurance, Accidental Death and Dismemberment, and Long Term Disability for centre employees, and also Health, Travel, Dental, and Vision care for employees and their spouse and children. If your dependents are not covered under any other plan, they will be automatically covered under your plan at the family rate.

Unique Features of the MCCA Plan

- Permanent part-time or full-time employees working 20+ hours per week are eligible.
- Pharmacy network value plan - when purchased at Costco, eligible drugs are reimbursed at a higher percentage.
- Continuation of health care benefits to dependents for 2 years after an employee's death.
- Full Out of Country Coverage.
- Extension of benefits while on maternity leave, leave of absence (upon approval), or during your centre's summer closure.
- **Access to a Retiree plan** with great features and benefits.
- Ongoing support through our dedicated client service team at HUB International.

Value Added Programs

Employee and Family Assistance Plan



TELUS Health EAP provides you and your family with immediate and confidential help for work, health or life concerns. Available anytime and anywhere.

The program is a confidential and voluntary support service that can help you take the first step toward change. Help to find solutions to the challenges you face at any age and stage of life.

HUB Digital Marketplace



The HUB Digital Marketplace is your exclusive online portal with access to:

- HUB SmartCoverage - a full suite of insurance products for your most valuable assets with access to rates not available to the general public
- Deals, cash-back rewards and free shipping on clothing, hotels, car rentals, gyms, pet care and more

Canada Life Advantage



Canada Life is one of the largest insurance carriers in Canada, and one of the most recognizable names worldwide.

Canada Life leads the industry with group benefit solutions designed for real life, like Member Self Service Enrolment, Members eClaims and Health Connected - a fun and interactive Health & Wellness platform, with in-depth and reliable health information.

MCCA Membership

The Manitoba Child Care Association (MCCA) is proud to be the voice of child care in Manitoba, the largest provincial child care association in Canada.

“Our members join MCCA to support our work on their behalf, to become better informed about issues, to gain access to services such as our insurance programs, for great networking and professional development opportunities. An MCCA membership includes a joint membership with the Canadian Child Care Federation.”



MCCA Makes Choosing a Group Benefits Plan Easy!



Group benefits is a complex topic and one that most centre directors know little about. There are many choices, and even knowing the important questions to ask is unfamiliar territory for most ECEs. MCCA has a child care benefits committee made up of plan members and administrators, with expertise in group benefits to oversee the plan, receive and review quarterly reports from plan agents, and monitor the plan.

We are very proud of our Group Benefits Program, and we will continue to actively manage our plan design and premium structure to ensure they are always maintained at appropriate levels.

Contact

For additional information or questions about MCCA Membership:

Membership & Registration Administrator
Direct Line: (204) 336-5065
Email: dcrampton@mccahouse.org

To obtain a **centre group benefits enrollment kit**, please contact our dedicated HUB service team at mbserviceteam@hubinternational.com.