

Benefits Guide



Manitoba Child Care
Association



Class 98: Retirees With
Life Benefit
October 1, 2023



Welcome Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, family and way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

You are eligible for benefits if you are a retired member of the Manitoba Child Care Association and have been on the MCCA group benefits plan for a minimum of 2 years. Applicants cannot be gainfully employed while enrolled on the Retiree Plan for more than 19 hours per week. You must have provincial plan coverage (or special temporary replacement coverage) in place to be eligible for the benefit plan.

The plan offers either individual or family coverage. If your dependents are not covered under any other plan, they will be automatically covered under your plan at the family rate.

Eligible family members include:

- Your legally married spouse
- Your common-law spouse (a person who has been living with you in a conjugal relationship for at least 12 months)
- Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply)
- Disabled children who reach the age limit and who meet certain criteria may continue on your health coverage

Enrolment

Your Plan Administrator will provide you with enrolment instructions upon retirement.

When Coverage Begins

- **New Retirees:** You are eligible to participate in the plan the first day following your date of retirement. You must complete the enrolment process within 30 days of your retirement.
If you fail to enrol on time, you may be subject to medical underwriting (which can result in restricted or declined coverage).

Making Changes

If you experience a qualified life event, please contact your centre's Plan Administrator within 31 days. If you do not, your dependent(s) will be subject to medical underwriting, which may result in restricted coverage under the plan. Following are examples of the most common qualified life events:

- Marriage or divorce
- Reaching co-habitation period for common-law status
- Birth or adoption of a child
- Child reaching the maximum age limit
- Death of a spouse, common-law partner or child
- Spouse losing coverage under external benefits plan

You may be required to show documentation of the event, such as a marriage license, birth certificate or divorce decree.

Health Care

We are proud to provide you health care through Canada Life. This plan covers what your provincial health plan does not. Enrolment in a provincial health plan is a requirement to be eligible for reimbursement of supplemental medical expenses under this plan. The chart below provides an overview of the plan.

Coordination of Benefits

If your spouse also has coverage, submit your own claims through your plan first and have your spouse submit claims through their plan first. You can submit any leftover amounts to each other's plan to maximize your coverage. You must wait for the Explanation of Benefits (EOB) to be produced prior to coordinating your benefits. For any children on the plan, submit their claims through the plan of the parent whose birth date comes first in the calendar year.

Key Benefits	Coverage Per Individual
Prescription Drugs	Plan pays 90% of generic prescription drugs if purchased at Costco; 80% coverage for generic prescription drug costs at all other pharmacies (includes a pay direct drug card); \$5,000 per calendar year maximum
Paramedical Services	80% coverage up to \$300 per calendar year per practitioner Includes the following practitioners: Athletic Therapist, Chiropodist/Podiatrist, Chiropractor, Dietician, Naturopath, Osteopath, Physiotherapist, Psychologist/Registered Psychotherapist/Registered Social Worker/ Psychoanalyst/Registered Clinical Social Worker, Registered Massage Therapist, Speech Therapist 80% coverage for X-Rays up to maximum of \$50 per calendar year when performed by a Chiropractor and Chiropodist/Podiatrist
Hospital Coverage	100% coverage for semi-private accommodation
Medical Services & Supplies Coverage	100% coverage for Custom Orthopedic Shoes and Modifications; 80% coverage for all other Major Medical Services and Supplies coverage; some annual/lifetime maximums apply (please see booklet)
Private Duty Nursing	\$5,000 per calendar year per condition. Pre-approval is required.
Benefit Duration	
Termination Age	Age 99
Survivor Benefit	24 months

For further details, consult the plan booklet.



Dental Care

Keeping those pearly whites healthy is easy with your Canada Life dental benefit.

Key Dental Benefits	Coverage
Deductible (per calendar year) Individual / Family	\$25 / \$50
Benefit Maximum (per calendar year; per Individual)	\$1,500
Covered Services	
Recall Period	Every 9 months
Basic Services (exams, X-rays, cleanings, fillings and simple extractions)	70% coverage
Benefit Duration	
Termination Age	Age 99
Survivor Benefit	24 months

For further details, consult the plan booklet.

Life Insurance

Life insurance provides your named beneficiary/ies with a benefit in the event of your death.

Remember to make sure your beneficiary information is accurate, and update it through Canada Life if you have any life changes. If you do not have a designated beneficiary, your life insurance benefit will be paid to your estate.

Basic Life Insurance

This benefit is provided through Canada Life.

Coverage	
Employee	\$10,000 flat benefit amount; benefit reduces by 50% at age 65
Termination Age	Age 85

Valuable Extras

We also offer the following additional benefits:

- ▶ HUB Digital Marketplace gives you access to preferred pricing on everything from home insurance to personal insurance.
- ▶ Health Connected is a fun and interactive Health & Wellness platform offered through Canada Life, with in-depth and reliable health information. It includes interactive tools and capabilities including a digital health coach, team challenges, and solo virtual adventures.



Cost of Benefits

Your contributions toward the cost of benefits are automatically deducted from your paycheque before taxes. **The amount will depend upon your annual salary and the optional benefit coverage you select.**

Contact Information

Coverage	Carrier	Policy #	Phone #	Website/Email
Health & Dental	Canada Life	52313	1-800-957-9777	mycanadalifeatwork.com
Life Insurance	Canada Life	180737	1-855-812-4211	grouplifebenefits@canadalife.com

Additional Questions

Canada Life at 1-800-957-9777
mbserviceteam@hubinternational.com

