

Benefits Overview

This overview is designed to answer some of the basic questions you may have about your benefits.

July 1, 2025
Retiree

Eligibility

You are a retired member of the Manitoba Child Care Association, have been on the MCCA group benefits plan a minimum of 2 years and are a current MCCA member.

Application for benefits must be made within 30 days of retirement.

The effective date of coverage will be the first day following your date of retirement. If you fail to enrol on time, you will not be eligible to join the plan.

Applicants must be enrolled with pre-authorized payment.

Applicants cannot be gainfully employed while enrolled on the Retiree plan for more than 19 hours per week.

Eligible family members include:

- ▶ Your legally married spouse
- ▶ A 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 meet certain criteria may continue on your health coverage

Enrolment

Email Lindsey Williams at lindsey.a.williams@hubinternational.com for further instructions.



Health Care

We are proud to offer you medical coverage through Canada Life. Following is a high-level overview of the coverage available.

Key Benefits	Coverage
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 a maximum of \$300 per calendar year per practitioner Includes the following practitioners: Athletic Therapist, Chiropractor, Dietitian, Massage Therapist, Naturopath, Osteopath, Physiotherapist, Podiatrist/Chiropodist, Psychologist/Social Worker/Psychoanalyst/Psychotherapist, Speech Therapist
Hospital Coverage	100% coverage for semi-private accommodation
Medical Services and Supplies Coverage	100% coverage for Orthopedic Equipment; 80% coverage for all other Medical Services and Supplies; some annual/lifetime maximums apply (see full plan booklet for details)
Private Duty Nursing	80% coverage to a maximum of \$5,000 per 12 months per condition
Vision Care	
Eye Exam	One exam every 24 months
Benefit Duration	
Survivor Benefit	24 months

For further details, consult the full plan booklet.

Dental Care

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

Key Dental Benefits	Coverage
Calendar Year Deductible (Individual / Family)	\$25 / \$50
Calendar Year Benefit Maximum (per person; basic and major services combined)	\$1,500
Covered Services	
Recall Period*	Every 9 months
Basic Services (exams, X-rays, cleanings, fillings and simple extractions)	70% coverage
Benefit Duration	
Survivor Benefit	24 months

For further details, consult the plan booklet.

* A recall period is the amount of time between visits when the dentist meets with you to assess your oral health. If you go for checkups more frequently than the recall period above, you will not be covered.

Cost of Benefits

Coverage	Employee Contribution
Health Care	\$72.40 Single, \$157.96 Family
Dental Care	\$45.72 Single, \$140.30 Family
Life Insurance	Under age 65 \$15.27, Over age 65 \$7.64

Life (Optional Coverage)

We provide basic life coverage through Canada Life.

Key Benefits	Coverage
Basic Life Employee Amount	Flat \$10,000, reducing 50% at age 65
Termination Age	Age 85



DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical nor legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Plan Booklet for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern.

