





Benefits GUIDE

Supporting you through every stage of life.

Group Benefits Plan

Manitoba Child Care Association

Welcome

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 large group of Child Care Centres and Family Child Care Providers across Manitoba. Our policy size allows us to negotiate long-term premium stability as well as low administration fees. This structure ultimately leads to material savings for each centre and provides financial protection at both the employee and centre level.

Eligibility

Centres must hold an MCCA Membership; individuals must hold an individual MCCA Membership, and work 20 hours on a permanent part-time or full-time basis. You must have provincial plan coverage (or special temporary replacement coverage) in place to be eligible for the benefit plan. **You must also enrol your eligible family members under the plan.** 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 unmarried children under age 21, or under age 26 if they are full-time students.
- Children under age 21 are not covered if they are working more than 30 hours a week, unless they are full-time students.
- Children who are incapable of supporting themselves because of physical or mental disability are covered without age limit if the disorder begins before they turn 21, or while they are students under 26, and the disorder has been continuous since that time.

If you are enrolled in a spouse's plan and decide to waive health and dental benefits, you must still be enrolled in pooled benefits, including life, AD&D, EAP and disability insurance.

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**.

Inside

Health Care

Dental Care

Disability Insurance

Life and AD&D Insurance

Employee Assistance Program (EAP)

Valuable Extras

Contact Information

Health Care

We are proud to provide you health care through Canada Life. These plans cover what your provincial health plan does not, including prescription drugs outside of a hospital, paramedical practitioners, medical services and supplies and vision care.

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 options available to you and your family.

Key Benefits	Option 1	Option 2	Option 3
Prescription Drugs	80% coverage of generic prescription drugs, 90% if purchased at Costco (includes pay direct drug card) with a $25,000 calendar year maximum. The plan will pay up to $9.00 towards the dispensing fee	75% coverage of generic prescription drugs, 85% if purchased at Costco (includes pay direct drug card) with a $25,000 calendar year maximum. The plan will pay up to $9.00 towards the dispensing fee	70% coverage of generic prescription drugs, 80% if purchased at Costco (includes pay direct drug card) with a $25,000 calendar year maximum. The plan will pay up to $9.00 towards the dispensing fee
Paramedical Services Coverage	80% coverage to a maximum of $300 per calendar year per practitioner (except Physio, which is unlimited)	80% coverage to a maximum of $300 per paramedical practitioner to a combined maximum of $1,000 per calendar year	
Paramedical Services Practitioners	Athletic Therapist, Chiropractor, Dietician, Massage Therapist, Naturopath, Osteopath, Physiotherapist, Podiatrist/ Chiropodist, Psychologist/Social Worker/Psychotherapist/Qualified Therapist/Qualified Counsellor, Speech Therapist		
Hospital Coverage	100% coverage for semi-private accommodation		
Medical Services and Supplies Coverage	80% coverage; some annual/lifetime maximums apply (please see booklet)		
Private Duty Nursing	80% coverage to a maximum of $10,000 to a maximum of 12 months per condition		
Emergency Out-of-Country Medical Coverage	100% coverage; unlimited with provincial coverage in place		
Vision Care			
Eye Exam Frequency	100% coverage; once every 24 months		N/A
Materials	100% coverage; $200 every 24 months for glasses, contact lenses and laser eye surgery		
Benefit Duration			
Termination Age	Age 70 or retirement, whichever is earlier		
Survivor Benefit	24 months		

Dental Care

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

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 below, you will not be covered.

Key Dental Benefits	Option 1	Option 2	Option 3
Deductible (per calendar year)			
Individual / Family	$25 / $50		
Benefit Maximum			
Basic and Major Services	$1,500 per calendar year		$1,500 per calendar year (basic only)
Orthodontic	$1,500 per lifetime	N/A	
Covered Services			
Recall Period	Every 9 months		
Basic Services (exams, X-rays, cleanings, fillings and simple extractions)	100% coverage	90% coverage	80% coverage
Major Services (crowns, bridges and dentures)	50% coverage	50% coverage	N/A
Orthodontic Services (child only, under age 18)	50% coverage	N/A	
Benefit Duration			
Termination Age	Age 70 or retirement, whichever is earlier		
Survivor Benefit	24 months		



Disability Insurance

Disability insurance provides benefits that replace part of your lost income if you become unable to work due to a covered injury or illness.

Short-Term Disability (STD) - Option 1, 2 & 3	
Provided at an affordable group rate through Canada Life.	
Benefit Percentage	66.67% of weekly earnings
Weekly Benefit Maximum	$1,000
Tax Status	Non-taxable
When Benefits Begin	After 7th day of disability, or 1st day in the event of an accident or hospitalization
Maximum Benefit Duration	17 weeks
Termination Age	Age 70 or retirement, whichever is earlier

Long-Term Disability (LTD)	
Provided at an affordable group rate through Canada Life.	
Benefit Percentage	60% of monthly earnings
Monthly Benefit Maximum	$5,000
Monthly Non-Evidence Maximum	$4,500
Tax Status	Non-taxable
When Benefits Begin	After the 119th day of disability
Maximum Benefit Duration	Age 65
Termination Age	Age 65 less the waiting period or retirement, whichever is earlier





Life and AD&D

Life insurance provides your named beneficiary/ies with a benefit following your death.

Accidental death and dismemberment (AD&D) insurance provides specified benefits to you following a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot or eye). In the event that your death occurs due to a covered accident, both the life and the AD&D benefits would be payable.

Basic Life/AD&D

This benefit is provided through Canada Life.

Coverage	Option 1	Option 2	Option 3
Employee	2 times annual earnings, up to a $300,000 maximum, reducing 50% at age 65	1 times annual earnings, up to a $300,000 maximum, reducing 50% at age 65	Flat $25,000 reducing 50% at age 65
Termination Age	Age 70 or retirement, whichever is earlier		

Optional Life (Employee-paid)

If you determine you need more than basic coverage, you may purchase additional coverage through Canada Life for yourself and your eligible family members.

Coverage	
Employee	$10,000 increments, up to a $250,000 maximum
Spouse	$10,000 increments, up to a $250,000 maximum
Termination Age	Age 70 or retirement, whichever is earlier



Employee Assistance Program (EAP)

Life is full of challenges, and sometimes balancing them can be difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of employees and their families. The EAP is provided through TELUS Health.

The EAP can help with the following issues, among others:

- Mental health
- Relationship or marital conflicts
- Child and eldercare
- Substance abuse
- Grief and loss
- Legal and financial issues

Valuable Extras

We also offer the following additional benefits:

My Canada Life at Work

My Canada Life at Work is a web-based platform that helps you effortlessly handle your group benefits plans. With this tool, you can:

- View your group benefits plans: Take a look at your health, dental, wellness, and pension options.
- File claims: Easily submit claims and get your payments.
- Track coverage balances: Keep an eye on your coverage and discover more choices.

Health & Wellness Centre

Whether you're looking to improve your habits, reduce stress or take control of your overall well-being, knowing where to start and staying motivated can be the greatest challenge. No matter your needs, the Health & Wellness Centre is designed to help you understand your health and empower you to make improvements, little by little. And little steps can add up to big results!

Access to Retiree Plan

Access to the Retiree Plan designed exclusively for MCCA Retirees who have been on the MCCA group benefits plan for a minimum of 5 years. This includes Health and Dental coverage to the age of 99 and Life benefits to age 85.

HUB Home Insurance Discount Program

Save 10% on your home insurance. Whether you have a ahouse, condo, cabin or you're renting - if you live there, this offer is available to you! Our team is here to review your existing policy and coverage requirements and provide you with savings from our preferential pricing. Regardless of who you are currently insured through, our team will work with you to identify any gaps in coverage and save you money. We're here to help protect what matters most.

Access to Health Care Spending or Wellness Accounts

A Health Care Spending Account (HCSA) and Wellness Account are two of the most flexible and valued additions to any group benefits plan. An HCSA gives employees a set annual amount to direct toward eligible health, dental, and vision expenses beyond their core coverage, while a Wellness Account supports overall wellbeing through things like gym memberships, fitness equipment, and mental health resources.

Questions?

If you have additional questions or would like a quote, please contact:

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HUB