Benefits Guide

Manitoba Child Care Association

July 1, 2026

Option 1 with Short Term Disability: 3 month waiting period



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

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 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

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.

Enrolment

Your Plan Administrator will provide you with an enrolment form or send you digital request to enrol once you have satisfied your waiting period.

When Coverage Begins

- **New Hires:** You are eligible to participate in the plan after 3 months of continuous service at your centre. You must complete the enrolment process within 31 days of your eligibility date.

  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); $25,000 per calendar year maximum. The plan will pay up to $9.00 towards the dispensing fee.
Paramedical Services	80% coverage for Physiotherapy with no maximum; for all other paramedical practitioners, 80% coverage up to $300 per calendar year per practitioner Includes the following practitioners: Athletic Therapist, Chiropractor, Dietician, Massage Therapist, Naturopath, Osteopath, Physiotherapist, Podiatrist/Chiropodist, Psychologist/Social Worker/Psychotherapist/Qualified Therapist/Qualified Counsellor, Speech Therapist 80% coverage for Chiropractor, Podiatrist/Chiropodist X-Rays up to maximum of $50 per practitioner per calendar year
Hospital Coverage	100% coverage for semi-private accommodation
Medical Services & 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 (pre-approval required)
Emergency Out-of-Country Medical Coverage	100% coverage; unlimited with provincial coverage in place Please remember to print your travel cards before traveling and call the number indicated if you encounter an emergency health situation.
Vision Care	
Eye Exam	100% coverage for 1 eye exam, every 24 months
Materials	100% coverage, up to $200 every 24 months for glasses, contact lenses or laser eye surgery
Benefit Duration	
Termination Age	Age 70 or retirement, whichever is earlier
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; basic and major services combined) Per Individual	$1,500
Covered Services	
Recall Period	Every 9 months
Basic Services (exams, X-rays, cleanings, fillings and simple extractions)	100% coverage
Major Services (crowns, bridges and dentures)	50% coverage
Orthodontic Services (child only, under age 18)	50% coverage; $1,500 lifetime maximum per child
Benefit Duration	
Termination Age	Age 70 or retirement, whichever is earlier
Survivor Benefit	24 months

For further details, consult the plan booklet.

Life and AD&D

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

Accidental death and dismemberment (AD&D) insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment or 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 and AD&D benefit will be paid to your estate.

Basic Life/AD&D

This benefit is provided through Canada Life.

Coverage	
Employee	2x your annual earnings to a maximum of $300,000; benefit reduces by 50% at age 65
Termination Age	Age 70 or retirement, whichever is earlier

Optional Life (Employee-paid)

You may purchase additional coverage through Canada Life for yourself and your eligible family members.

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

Disability Insurance

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

Short-Term Disability (STD)	
Provided at an affordable group rate through Canada Life.	
Benefit Percentage	66.67% of your weekly earnings
Weekly Benefit Maximum	$1,000
Tax Status	Benefits paid to you are non-taxable
When Benefits Begin	On the 1st day in the event of an accident, hospitalization or day surgery; on the 7th day in the event of sickness
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 your monthly earnings
Monthly Benefit Maximum	$5,000
Monthly Non-Evidence Maximum	$4,500
Tax Status	Benefits paid to you are non-taxable
When Benefits Begin	After the 119th day of disability
Maximum Benefit Duration	To age 65
Termination Age	Age 65 less elimination period or retirement, whichever is earlier

EAP

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

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

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

Valuable Extras

We also offer the following additional benefits:

- **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 thorugh, 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.
- **Health Connected -** 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.
- **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.

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	52298	1-800-957-9777	mycanadalifeatwork.com
Life and AD&D	Canada Life	180683	1-855-812-4211	grouplifebenefits@canadalife.com
Optional Life	Canada Life	180684	N/A	grouplifebenefits@canadalife.com
Disability	Canada Life	180683	1-800-665-8622	https://www.canadalife.com/contact-us/existing-customer/workplace/disability-insurance.html
Employee Assistance Program (EAP)	TELUS Health	N/A	1-866-289-6749	https://app.one.telushealth.com/

Additional Questions

Canada Life at 1-800-957-9777 or
lindsey.a.williams@hubinternational.com



DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or 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.

HUB