

YOUR HEALTHSOURCE PLUS

group benefits plan

for Family Child Care Providers



The Manitoba Child Care Association (MCCA) has chosen HealthSource Plus as our official supplier for group benefits. The program is exclusively designed for our members and takes advantage of our considerable buying power due to the large size of our group. The MCCA Child Care Benefits Committee works with plan agents to ensure comprehensive coverage at affordable rates, especially true for small or growing businesses.

Who is Eligible?

- You are a current licensed Family Child Care Provider member of MCCA
- Your child care centre participates in the MCCA group benefits plan
- You have completed the group benefits waiting period
- You are working a minimum of 20 hours per week in a licensed child care facility

- A retiree plan is available to plan members retiring from a licensed child care facility

Types of Coverage

The plan offers either individual or family coverage. If your dependents (children and/or spouse) are not covered under any other plan they automatically will be covered under your plan at the family rate. If your spouse (legal or common law) has a plan that provides you with sufficient health and dental care coverage, you may opt out of that portion of the MCCA plan. You will be covered for life and disability insurance at a lower premium.

Basic Benefits

Basic Life Insurance

- 2x of your annual earnings up to a maximum of \$300,000.00
- Your amount of basic life insurance will be reduced by 50% at age 65

Accidental Death & Dismemberment

- An amount equal to your basic life insurance amount will be paid as a result of an accidental death

Optional Life insurance (employee and/or spouse)

- Available in multiples of \$10,000 to a maximum of \$200,000.00

Disability Insurance

- **Long term disability** - after a 119-day waiting period, non- taxable benefit of 60% of monthly earnings to a non- evidence maximum of \$4,500 and overall maximum of \$5,000 per month to age 65 or retirement

Healthcare

Deductible: Nil

Co-Insurance

(out of country, vision & hospital) 100%

All other healthcare expenses 80%

Prescription drugs – incl. Vaccines 80%
(coordinates up to your Pharmacare deductible or a \$25,000 limit)

Dispensing fee cap \$9.00

Hospital daily/room board Semi-private

Out of hospital nursing maximum \$5,000.00

Paramedical covered expenses \$300.00 each per year

Chiropractor, Naturopath, Dietician, Osteopath, Chiropodist/Podiatrist, Psychologist, Speech Therapist, Massage Therapist, Athletic Therapy

Physiotherapist Unlimited

Hearing aid maximum \$400.00 per 60 consecutive months

Vision care \$120.00 every 24 months

Healthcare cont.

| | |
|-----------------------------|-------------------------|
| Eye exam | 1 every 24 months |
| Out of country | \$5,000,000.00 Per trip |
| Trip cancellation insurance | \$5,000.00 per insured |

Dental Care

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|--------------------------------------|---|
| Annual Deductible: | \$25.00 individual \$50.00 family |
| Co-Insurance: | Routine 100% Major 50% Orthodontic 50% |
| Dental Fee Guide: Exams /Cleaning | Current Every 9 Months |
| Benefit maximum: Routine/Major | \$1,500 per calendar year \$4,000 per year annual family maximum |
| Orthodontic | \$1,500 lifetime |

Wellness (Physical & Mental)

HealthSource Plus is the first consulting firm in Canada to embed a complete wellness program into the employee benefits program. The Total Wellness Program is designed to help stop smoking, lose weight, eat right and reduce stress. This will help control long term health costs through a culture of wellness.

Employee Assistance Program: (EAP)

LifeWorks is one of the leading providers of employee assistance programs, providing 24/7 access to Masters level counselors for plan and family members.

People Connect

A mental health resource centre that allows employees and their family members to have access to information, support and affordable therapy.

This summary presents features of the group benefit plan available to MCCA members. In the event of any variations between this and the official plan documents, the provisions of the official plan document will prevail.



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