

Your MCCA Group Benefits

The Manitoba Child Care Association (MCCA) has named HealthSource Plus (HSP) as the official supplier of their Group Benefits Plan. The program for our members is **exclusive to MCCA** and takes advantage of our considerable buying power.

Benefits of joining the MCCA plan:

- HSP has provided the group benefits program for the MCCA since 2009.
- **We have local presence.** HSP has a dedicated service team based here in Winnipeg.
- Permanently reduce your costs and lower your monthly bill.
- Many of the HSP service team use early learning and childcare. We have a personal interest in the childcare industry and are the chosen provider of group benefits to over 170 child care centres across Manitoba, Saskatchewan and British Columbia and are specialists in the not-for profit sector.
- HSP meets regularly with the Directors to ensure plan goals, objectives, and service standards are met and are available to meet with the Centres to support employees when needed.
- MCCA Short-Term Disability (STD) program qualifies for an EI rate reduction.
- We are committed to supporting the overall health and wellness of plan members and are proud that HSP includes an amazing Employee Assistance Program (EAP) offered by LifeWorks, as well as a Wellness Program that offers direct access to a Wellness Specialist.
- You can submit your claims online and have your money back within a few business days!
- Online administration for Plan Administrators.
- Direct billing for employees.
- Online website for claim submission, inquiries, etc.
- Access to a Retiree plan with great features and benefits.

Coverage Available

- To ensure you have a plan that best meets your needs, you have 6 options to choose from. Once you choose an option, you will remain with this coverage for a minimum of 24 months; a new option can be selected once every 2 years.

Schedule of Benefits for MCCA Members

MCCA Flex Plan – Benefits Determined by Centre			
Life Insurance	Option 1	Option 2	Option 3
Coverage	2x Annual Earnings	1x Annual Earnings	Flat \$25,000
Maximum	\$300,000	\$300,000	
Non-evidence Maximum	\$300,000	\$300,000	
Reduction	50% at age 65	50% at age 65	50% at age 65
Termination Age	Age 70	Age 70	Age 70
Accidental Death & Dismemberment			
Benefit Amount	AD&D amount equals the Life Insurance amount; includes a serious illness benefit		
Optional Life Insurance			
Coverage	Available in Units of \$10,000 to a Maximum of \$200,000		
Termination Age	Age 70		
Short Term Disability – Non-Taxable			
OPTIONAL AT THE CENTRE LEVEL			
Benefit Schedule	66.67% of weekly earnings		
Maximum	\$1,000		
Non-Evidence Maximum	\$1,000		
Elimination Period	0 days Accident, 7 days Sickness, 0 days Hospital		
Benefit Duration	17 Weeks		
Termination Age	Age 70		
Long Term Disability – Non-Taxable			
Benefit Schedule	60% of monthly earnings		
Maximum	\$5,000		
Non-Evidence Maximum	\$4,500		
Elimination Period	119 days		
Benefit Duration	To age 65		
Termination Age	Age 65		
Definition	2 year Own Occ		

Schedule of Benefits for MCCA Members, *continued*

EXTENDED HEALTH CARE	Option 1	Option 2	Option 3
DRUGS			
Co-Insurance	80% of covered drugs	75% of covered drugs	70% of covered drugs
Calendar Year Drug Max	\$25,000 per certificate (per family) annually		
Vaccines	Included		
Dispensing Fee Max	\$9.00		
HEALTH CARE			
Co-Insurance	80%		
Paramedical Practitioners			
Chiropract/Podiatrist	\$300 combined per individual, per calendar year	\$300 per practitioner maximum up to \$1,000 combined calendar year max	\$300 per practitioner maximum up to \$1,000 combined calendar year max
Chiropractor	\$300 per individual, per calendar year		
Naturopath	\$300 per individual, per calendar year		
Osteopath	\$300 per individual, per calendar year		
Psychologist/ Psychotherapist/ Social Worker/Social Service Worker/Clinical Social Worker/ Psychoanalyst **must be registered/licensed	\$300 per individual, per calendar year		
Athletic Therapy	\$300 per individual, per calendar year		
Physiotherapist	Unlimited		
Massage Therapy	\$300 per individual, per calendar year		
Speech Therapist	\$300 per individual, per calendar year		
Dietician	\$300 per individual, per calendar year		
Accidental Dental	Covered - Pre-approval Required		
Ambulance Services	80% coverage		
Hospital	100% semi-private		
Private Duty Nursing	\$10,000 / benefit period		
Convalescent Hospital	\$20 per day / maximum of 120 days		

Schedule of Benefits for MCCA Members, *continued*

EXTENDED HEALTH CARE	Option 1	Option 2	Option 3
HEALTH CARE, continued			
Medial Services & Supplies			
Orthopaedic Shoes	\$400 every 36 months (custom) or \$150 per person/benefit period (off-the-shelf)		
Orthotics	\$400 per year		
Hairpieces	\$200 lifetime maximum		
Hearing Aids	\$400 every 60 months		
Prosthetics	1 per benefit period per insured		
Vision	\$120 every 24 months at 100% co-insurance	\$200 every 24 months at 100% co-insurance	No coverage
Eye Exams	1 exam every 24 months	1 exam every 24 months	No coverage
Out of Country	\$5,000,000 / insured		
Trip Duration	60 days		
Trip Cancellation	\$5,000 per insured per trip		
Termination Age	Age 70		
DENTAL CARE	Option 1	Option 2	Option 3
Deductible	\$25 single, \$50 family		
Fee Guide	Current		
Recall Frequency	9 months		
Units of Scaling	10 units per year		
Basic Services	100%	90%	80%
Endodontic/Periodontics Services	100%	90%	80%
Major Services	50%	50%	No coverage
Combined Maximum	\$1,500 per person to an overall family maximum of \$4,000		
Orthodontic	50%	No coverage	No coverage
Ortho Maximum	\$1,500 lifetime (max age 18)	No coverage	No coverage
Termination Age	Age 70		
Employee Assistance Program (EAP) – through LifeWorks			
People Connect – mental health online resource – through People Corporation			

Value Added Programs

As a member of HealthSource Plus, you have access to several value-added programs. These include:

- ▶ Access to a full-service Wellness program called **MY WELLNESS**

MY WELLNESS includes:

A monthly wellness communication by way of email, Your Wellness Connection which includes:

- Body Bulletin, National Health Observance, Tip of the Month, Links to Article and Recipe of the month
- Wellness Website
- Wellness Needs and Interest Survey
- **SelfHelpWorks** - an innovative suite of online learning programs designed to assist your employees and their families.
 - **Quit smoking with LivingFree**
Helps you stop smoking in just 5 days regardless of how long you've smoked, or how many times you've tried to quit.
 - **Manage weight through proper nutrition with LivingLean**
Helps you transform your relationship with food and change your eating patterns to support a healthy lifestyle.
 - **Lower stress levels with LivingEasy**
Is about creating calm where there was fear, creating fulfilling relationships where there was anger and creating clarity where there was overwhelm.
 - **Target substance abuse with LivingSmart**
Helps individuals break unhealthy drinking habits. It empowers participants to make rational rather than emotional decisions about what, where, when and how much to drink.
 - Make exercise a regular and enjoyable part of your life with **LivingFit**.
 - **LivingEasy**
Helps with stress management.

- ▶ **My Preferred Benefits** - opportunities for cost containment, choice and convenience.
 - Visit, <http://www.peoplecorporation.com/my-preferred-benefits/> your one stop to access information and start taking advantage of resources to assist you in using your benefits plan wisely.
 - A program overview and a link to the **innoviCares** & **RxHelpONE** sites for interested members to register for their card.

Your MCCA Group Benefits

▶ Employee Assistance Program through LifeWorks

LifeWorks is a service designed to help you with all of life's questions, issues, or concerns. Through LifeWorks, you have access to a range of services including helpful resources across a wealth of online content and tools and a toll-free phone number. LifeWorks is available 24 hours a day.

▶ People Connect

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

People Connect is made of up five of 5 core elements:



A mental health knowledge forum and full library, including videos and podcasts



Proprietary Diagnostic and Statistical Manual (DSM) based mental health assessment tool



Video therapy; affordable access to mental health care and treatment, booked in real time with a therapist of choice



Virtual psychiatric collaboration for cases requiring additional support



Mental health consultations, training and audits to help organizations on their psychological health and safety path

Schedule of Benefits for Retired MCCA Members

HEALTH CARE	
Co-Insurance	80 % / \$5,000 Drug Max per calendar year per person
Prescription Drug Type	Mandatory Generic
Vaccines	Excluded
Professional Services	
Chiropractor	\$300 / calendar year
Podiatrist	\$300 / calendar year
Dietician / Nutrition Counsellor	\$300 / calendar year
Speech Therapist	\$300 / calendar year
Physiotherapist	\$300 / calendar year
Psychologist/Psychotherapist/ Reg Social Worker	\$300 / calendar year
Massage Therapist (referral not required)	\$300 / calendar year
Naturopath	\$300 / calendar year
Osteopath	\$300 / calendar year
Orthopedic Shoes	100% / \$300 annual maximum
Hearing Aids	\$400 / 60 months
Private Duty Nursing	80% when referred by a Physician / \$5,000 per person calendar year maximum
Vision Care	
Eye Exams	1 every 2 years
DENTAL CARE	
Basic Services co-insurance	70%
Maximum	\$1,500 per covered person to a family maximum of \$4,000 per calendar year
People Connect – mental health online resource – through People Corporation	

Optional Coverage:

- Offering **Life Insurance coverage** in the amount of a Flat \$10,000
- Termination age is 85

Your MCCA Group Benefits

You are eligible for the plan if:

- You are a new employee.
- You are a current Professional or Child Care Assistant or Family Child Care **member** of The Manitoba Child Care Association.
- Your centre participates in the MCCA Group Benefits Plan.
- You are a licensed Family Child Care Provider.
- You are a permanent full-time employee working a minimum of 20 hours per week.
- You have completed the group benefits waiting period.



**For more information on the MCCA Group Benefits Plan or
to obtain a Group Benefits quote
please contact us at:**

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