



# PRAIRIE ROSE SCHOOL DIVISION

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May 16, 2014

TO: All Support Staff

FROM: Agnes Gaultier, Secretary-Treasurer

**RE: New "Manitoba Public School Employees Dental  
And Extended Health Benefits Plan"**

The executives of both the Manitoba School Boards Association and the Manitoba Teachers' Society have negotiated a new joint plan available for all teachers and support staff groups in Manitoba. A very important component to this Plan is that the rates will be universal, ie province-wide, resulting in both attractive benefits and rates.

The Division is offering CUPE Local 4701 the choice between two Health Care Plans, as well as the option of adding Vision and/or Dental coverage. The "Platinum" plan has similar coverage to the current EHC Plan, while the "Silver" plan has lesser benefits at a lower premium.

Information meetings where a representative from the consulting company will present the details of the plan, have been organized as follows. Two meetings were set to try and accommodate everyone's schedule. The information presented will be the same at both meetings.

|                   |                    |              |
|-------------------|--------------------|--------------|
| Elm Creek School: | Wednesday, June 11 | 1:00 p.m. OR |
| Elm Creek School: | Wednesday, June 11 | 7:00 p.m.    |

This new Plan will be mandatory. However, staff must meet the eligibility requirements set out by the Plan. Eligibility requirements are as follows:

|                 |  |
|-----------------|--|
| 12-month staff: | must work a minimum of 25 hours per week |
| 10-month staff: | must work a minimum of 33 hours per week |

Enrolment is voluntary for those employees who work less than the minimum weekly hours stated above. Employees currently enrolled in the Plan are guaranteed the option to continue participating in the plan.

Attached is an information summary of the two different plans for consideration. We encourage everyone to attend one of the information meetings on June 11<sup>th</sup> to ensure you receive all the relevant information.

Thank you.

# Manitoba Public School Employees Dental & Extended Health Benefits Plan (Non-Teaching Plan Design Options)

|  | <u>Option 1 (Platinum Health/Vision/Dental)</u>                            | <u>Option 2 (Silver Health; Gold Vision/Dental)</u> |
|--|--|---|
| <b><u>EXTENDED HEALTH (actives/retirees)</u></b>                             |  |   |
| <b><u>Ambulance</u></b>  | 100%   | 100%  |
| <b><u>Hospital</u></b>   | n/a  | n/a   |
| <b><u>Travel Health Insurance</u></b>  | 100%   | 100%  |
| <b><u>Drugs</u></b>  |  |   |
| Reimbursement level  | 80% (drug card)  | 70% (drug card)                                     |
| Dispensing fee cap   | \$7  | \$5   |
| Calendar year maximum  | Actives: Unlimited up to Pharmacare deductible<br>Retirees: \$1,200/person | \$600/person  |
| <b><u>Health</u></b>   |  |   |
| Reimbursement level  | 80%  | 70%   |
| Paramedical services (cal yr max per person)                                 | \$850 per practitioner†  | \$350 cmb all practitioners†                        |
| Orthotics - cal year max per person  | \$300  | \$300   |
| Hearing aids - max per person  | \$1,000/3 yrs  | \$1,000/3 yrs                                       |
| Eye exam (1) - max per person every 2 yrs                                    | \$75   | \$75  |
| <b><u>Vision (lenses, frames, contacts)</u><br/>(active employees only)</b>  |  |   |
| Reimbursement level  | 100%   | 100%  |
| Max coverage every 2 yrs per person  | \$300  | \$200   |
| <b><u>DENTAL (basic services only)</u><br/>(active employees only)</b>       |  |   |
| Reimbursement level  | 80%  | 75%   |
| Calendar year maximum per person   | \$1,000  | \$750   |
| <b><u>Extended Health (incl Vision) cost for active employees/month:</u></b> | \$57.20 single / \$119.80 family   | \$37.00 single / \$77.40 family                     |
| <b><u>Extended Health cost for retired employees/month:</u></b>              | \$79.95 single / \$159.90 family   | \$67.00 single / \$134.00 family                    |
| <b><u>Dental cost for active employees/month:</u></b>                        | \$22.70 single / \$45.40 couple / \$82.65 family                           | \$19.75 single / \$39.50 couple / \$71.95 family    |

## **Additional Information:**

### **Extended Health plan**

**Actives:** When an employee group elects an Extended Health plan, coverage in the plan is compulsory for new hires in that employee group who are working at least 25 hours per week (5 hours per day for 12-month employees, 6.6 hours per day for 10-month employees) and minimum 60 consecutive working days, unless covered by a spousal employer-sponsored or NIHB group plan. Those working less than 25 hours per week have a one-time choice to join the plan.

**Retirees:** Non-teaching retirees who are currently covered under the plan must remain in their current plan unless they acquire a spousal employer-sponsored group plan. There is no Dental or Vision (except eye exams) coverage in retirement. If an employee was not covered under the plan while active, an additional \$5 single/\$10 family will be added to the retiree rates on the prior page. Retiree coverage must be applied for within 90 days of retiring.

† paramedical services include: athletic therapy/physiotherapy; audiologist; chiropractor; psychologist; massage therapy; naturopath; occupational therapy; osteopath; podiatrist; dietician; speech therapy.

### **Dental plan**

**Actives only:** Dental includes exams, fluoride, and cleaning twice per year, scaling, x-rays, fillings, extractions, root canals, gum therapy (no coverage for crowns, bridges, dentures, orthodontics).