



YOUR BENEFIT NEWS

NON-TEACHERS

January 2023

We believe that your health and wellbeing is of paramount importance. We want to remind you that your health insurance plan is there to support you and your family by covering a comprehensive range of health-related expenses.

This first newsletter of 2023 provides information on the Benefit enhancements and information to help you get ready for tax season. You will also find links to useful online resources and programs to make the most of your benefits plans.

We encourage you to take the time to learn more about your Benefits Plan and how you can use it to support you and your family's health and wellbeing.

Refer to your benefits booklet on the MPSE website (www.mpsebp.ca).

What's new in 2023?

Mental Health Coverage Enhancements

Effective January 1, 2023, the combined coverage for **Mental Health practitioners** (including clinical psychologists, social workers, clinical counsellors, marriage or family therapists, and psychotherapists) increased from \$850 to \$1,500 per person, per calendar year.

Please note: Health Practitioners must be approved by Manitoba Blue Cross and be a member in good standing of their regulatory body or association. To confirm provider eligibility, please contact [Manitoba Blue Cross Customer Service](#) prior to using the service.

CPAP Equipment and Insulin Pumps Enhancements

Effective January 1, 2023, coverage for **CPAP Equipment** and **Insulin Pumps** are considered as separate categories. This means that each category is covered to a maximum of \$1,000 per person, every 5 years.

Increased Vision Coverage

Effective January 1, 2023, coverage for **eye exams** increased from \$100 to \$120 per person, every 24 consecutive months.

Paramedical Benefit Enhancements

Reasonable and customary per visit maximums will be changing as of March 1, 2023, for some **paramedical practitioners**. Applicable maximums can be found under the Health tab at <http://www.mpsebp.ca/>.

Dispensing Fee Changes

Effective January 19, 2023, the Express Scripts Canada (ESC) Pharmacy **dispensing fee** increased from \$6.99 to \$8.99 per prescription. Your Health plan covers up to \$7 per prescription for dispensing fees, meaning you will pay \$1.99 out of pocket when using this pharmacy.

Is your dependent and beneficiary information up to date?

The start of the year is a good time to check that the correct information is on record for your dependents and beneficiaries.

Remember that if there is a change in your personal situation, such as marriage or the birth of a child, you have 90 days to register the change with the **Blue Cross benefit plans**. Your partner is eligible for coverage as your common-law spouse, if you have lived with them continuously for at least one year in a conjugal relationship. You have 90 days following the one-year anniversary of your co-habitation to enroll them in the plan. If you do not register the change within 90 days, your dependent will have to wait one year to enroll in coverage.

You should also review your beneficiaries for the **Group Life plan**. If you need to change them, complete and submit the change form (Canada Life - MPS 103), which can be found online (www.mpsebp.ca), under "Forms".



Taxes and Your Benefits

You may be able to claim eligible medical expenses and premiums under the Medical Expense Tax Credit. Be sure to keep all receipts for health-related expenses for the entire tax year (January 1 to December 31).

If you have a spouse, you can claim any eligible health expenses on the tax return of the person with the lower income to maximize the amount of the tax deduction. For the full list of expenses eligible under the Medical Expense Tax Credit, visit the [Canada Revenue Agency website](#) for details.

How much are you paying in pharmacy dispensing fees?

Your total bill at the pharmacy when you fill a prescription includes more than just the cost of the medication. A dispensing fee is applied to each prescription to cover the pharmacist's costs.

The table on the right lists the **average** dispensing fees for pharmacies in Manitoba. Your Health plan covers up to \$7 per prescription for dispensing fees. You pay any additional amount out of your own pocket.

Pharmacy	Average Dispensing Fee in Manitoba
Costco	\$4.48
Express Scripts Canada	\$8.99
Walmart	\$9.46
No Frills	\$9.83
Superstore	\$10.30
Save On Foods	\$10.48
Shoppers Drug Mart	\$13.53
Red River Co-op	\$13.76
Pharmasave	\$13.76
FreshCo	\$13.79
Safeway	\$13.94
Sobeys	\$14.30
Medicine Shoppe	\$14.36
Rexall	\$14.41
Super Thrifty	\$15.76

Every pharmacy sets their own dispensing fee – it pays to shop around.

Online Benefit Resources

Manitoba Public School Employees Benefit Plans Website

This website is a useful resource for all plan members. On it you will find:

- ▶ Coverage summaries, life insurance rate calculator, paramedical per visit maximums, plan forms, recent newsletters, retiree information
- ▶ Links to the **Blue Cross Plan Member Site** and the **Express Scripts Canada Pharmacy®** website (*details below*)

www.mpsebp.ca

Access Health and Dental plan summaries, sorted by school division, as well as Life and Accident Insurance information

Blue Cross Plan Member Site

- ▶ Manage your coverage, view remaining coverage amounts, submit claims online, set up direct deposit reimbursement, access your ID card

www.mb.bluecross.ca

Manage your coverage on the go with the **mybluecross® mobile app**

Express Scripts Canada (ESC) Pharmacy®

- ▶ Enroll in home delivery of maintenance drugs for chronic conditions
- ▶ Receive 10% additional reimbursement* when you use this service for eligible prescriptions
- ▶ Receive 24/7 access to a pharmacist team and free delivery across Canada, Monday to Saturday
- ▶ Receive refill and renewal reminders, and enhanced packaging options to help you manage multiple medications

<https://pharmacy.express-scripts.ca/manitoba-public-school-employees>

Download the **ESC Pharmacy mobile app** and manage your prescriptions from virtually anywhere

*The additional 10% reimbursement also applies if you fill your eligible prescriptions at Costco. You do not have to be a Costco member to have your prescriptions filled at that pharmacy.