



BENEFITS NEWS

January 2017

This 2017 winter edition recaps key features to help you get the most value from your benefits plan.

New governance structure

Your Group Life Insurance and Health and Dental Benefits have been overseen by two separate trusts. On December 30, 2016, these two trusts merged into one to simplify administration – The Manitoba Public School Employees Benefits Trust. The role of this single trust is to ensure all your benefits plans are properly-managed and provide valuable benefits at a sensible cost. The Trustees are a combination of teachers, school trustees, support staff and retirees.

The MPSE website

When you have a question about your benefit plan where do you go? Are you tired of going to more than one place to find out about your plan? Well, you don't need to; just visit the MPSE website at www.mpsebp.ca. It's a convenient, on-line resource that contains plan information organized by division, making it easy to find the information specific to you. The site also has links to Blue Cross and Great-West Life forms, as well as a link to www.mb.bluecross.ca if you want to access and manage your coverage on the plan member site.

New Preferred Pharmacy Network

Starting January 1, 2017, you will have access to a new preferred pharmacy network for your prescription drug needs. This network includes the Costco Pharmacy in Winnipeg for short-term drug prescriptions (ex. antibiotics) and Express Scripts Canada Pharmacy® (ESC) for maintenance drugs used to treat chronic conditions (ex. asthma, cholesterol, high blood pressure). The network offers a higher reimbursement than if you were to buy your prescription drugs from other pharmacies, plus home delivery for any maintenance drugs. It is your choice whether or not you use these pharmacies, although if you don't you are missing out on convenience and savings.

When you use the preferred pharmacy network, you are reimbursed at **90%** of the drug cost, instead of the usual **80%**. This is a **10%** higher reimbursement. On top of paying less for your prescription drugs, you also pay a lower dispensing fee – as low as **\$4.47** at Costco and **\$9** with ESC.

For more information on ESC and filling maintenance drug prescriptions, please refer to the enclosed newsletter.

Dispensing fees

The cost you pay to have your prescription drugs filled can vary from pharmacy to pharmacy. Your Extended Health plan has a dispensing fee cap of \$7, so you have to pay for anything above this amount out of your own pocket. To give you an idea of how prices vary and to help you be an informed consumer, see the table below for average dispensing fees charged at pharmacies in Manitoba:

PHARMACY	FEE
Costco*	\$ 4.47
ESC Pharmacy*	\$ 9.00
Walmart	\$ 9.35
Superstore	\$ 9.79
Medicine Shoppe	\$ 10.64
Sobeys/Safeway	\$ 11.63
Red River Co-op	\$11.87
Shoppers Drug Mart	\$11.87
Pharma Save	\$ 12.27
Rexall/Pharma Plus	\$ 12.81
Super Thrifty	\$ 14.09

* Costco (a membership is not required) and ESC Pharmacy are part of the preferred pharmacy network. You only pay 10% of the drug cost if you fill your prescriptions there.



Approaching your golden years?

To ensure you continue to have Health coverage under the Manitoba Public School Employees Benefits Plans after you retire, you will have to enroll in the Retiree Health Plan.

This plan is slightly different from what you have today, but it continues to provide you with coverage for a comprehensive range of health care services and supplies. Some of the coverage includes prescription drugs, hearing aids, paramedical practitioners (e.g. chiropractor, licensed massage therapist), travel health benefits and international travel assistance. For full details on the Retiree Health Plan visit the www.mpsebp.ca and click on **Retirees**.

If you are a teacher, TRAF will provide you with enrolment information and if not, please contact your Payroll Administrator or visit our website at www.mpsebp.ca to enroll. You must be age 50 or over and apply for coverage within 90 days of retiring.

Keeping your benefits information up to date

The only constant is change and as we all know, life can take us on some interesting paths. If you experience a life event, such as a birth or adoption of a child, marriage, legal separation or divorce or change in your spouse's coverage, you should contact your Payroll Administrator within 90 days of the event. It is important and in your best interest to advise Payroll of any changes to your personal situation to ensure you have the coverage you need for you and your dependents.

If you need to make any updates to your life insurance or beneficiaries, you can also contact your Payroll Administrator and request a form. You must complete and return the form to their attention.

Tax facts for teachers

As you prepare for tax time in the new year, you may be wondering if you can or cannot claim the premiums paid for your health and dental benefits. If you are a full-time teacher, your employer pays the premiums for your Health and Dental coverage. Full-time teachers are paid on a lower salary scale in return for this payment, and do not have to pay any income tax on it. Therefore, you cannot claim the premium for the medical expense tax credit.

If you are a part-time teacher, you pay a proportionate share of the premiums. You can claim any premium you pay (see your T4 slip, box 85) when tallying to see if you qualify for the medical expense tax credit. To summarize:

Can you claim health and dental premiums as an expense on your tax return?		
	Yes	No
Full-time		✓
Part-time	✓	



Take advantage of the Express Scripts Canada Pharmacy®



Don't miss out on an
additional 10% and an
enhanced pharmacy
experience!

Recently, we introduced the Express Scripts Canada Pharmacy, an exciting new component to our drug plan that delivers the pharmacy care you need, convenience that matters and gives you an additional 10% in your pocket.

They are dedicated to helping you achieve better health outcomes with a host of services that can make managing your condition simpler.

- ✓ Free delivery in Canada
- ✓ Refill and renewal reminders
- ✓ On-call pharmacists 24/7
- ✓ Request transfers and refills online
- ✓ Worry-free Auto refills service
- ✓ Up to a 90-day supply

Good news!

Maintenance medications filled through the Express Scripts Canada Pharmacy will be covered by our prescription drug plan at 90% after **January 1, 2017**. This is 10% more than you will receive if you purchase your prescription drugs at another pharmacy.

Designed for people who take maintenance medications for chronic conditions like asthma, high blood pressure, high cholesterol, diabetes and others, the Express Scripts Canada Pharmacy can fill the majority of your prescription medication needs.

Joining is easy:

All you need to have on hand is your health benefits card and any maintenance medications you are currently taking. That's it!

To learn more, visit our dedicated company page on their website at express-scripts.ca/mpse or call their Member Contact Centre toll-free at 1 855 550-MEDS (6337).

We sincerely hope you will take advantage of this convenient service.

Please note: Initial sign up must be completed on a laptop or desktop device. Tablets and mobile devices can be used to access your member profile on their portal after you have joined.



