Retiree Group Insurance Benefits Bulletin

PLAN CHANGES

The University of Manitoba has some exciting news about changes to the post 2004 retiree benefits plans. These enhancements were guided by feedback from both the University of Manitoba Retirees Association (UMRA) and its members.

Effective July 1, 2018 the following changes will be implemented:

- The coverage period for a **surviving spouse** will be extended to 6 months from its current 30 days.
- **Hearing Aid** coverage will be added at a level equivalent to our active plans. ($700 every 5 years)
- **Paramedical** coverage will be amended to match what is currently offered in the active plan. This means that the list of covered paramedical practitioners will be expanded. The plan will now cover licensed Acupuncturists, Chiropractors, Dieticians, Massage Therapists, Naturopaths, Occupational Therapists, Osteopaths, Physiotherapists/Athletic Therapists, Podiatrists, Psychologists/Social Workers and Speech Therapists.
  - **Full Time Plan**
    - The limits will match the active plan, a combined maximum of $500. The Healthcare coinsurance has not changed and continues to apply to paramedical coverage (80% of the first $500 of covered Healthcare expenses and 100% thereafter)
  - **Part Time Plan**
    - The limits will be a combined maximum $350 for the part time plan. The Healthcare coinsurance has not changed and continues to apply to paramedical coverage (55% of the first $500 and 100% thereafter)
- **Prescription Drug** coinsurance limits will be amended to match the active plans.
  - **Full Time Plan**
    - The coinsurance will change from 60% for the first $1,000 and then 100% up to the lesser of your Pharmacare deductible or $1,500 to 80% reimbursement on all claims up to the lesser of your Pharmacare deductible or $1,500.
  - **Part Time Plan**
    - The coinsurance will change from 40% for the first $1,000 and then 70% up to the lesser of your Pharmacare deductible or $1,050 to 55% reimbursement on all claims up to the lesser of your Pharmacare deductible or $1,050.
  - Please note that the plan deductibles have not been changed and still apply.

If you have any questions about these changes or need assistance of any kind please don’t hesitate to contact your Staff Benefits Generalist:

Dustin Luckwell (Surnames A – L) Lynne Painchaud (Surnames M – Z)
(204) 474-8085, Dustin.Luckwell@umanitoba.ca (204) 474-9771, Lynne.Painchaud@umanitoba.ca