OVERVIEW OF BENEFIT PLANS

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Introduction

This web page has been developed to provide a quick summary of the benefit program for eligible retirees (faculty and staff). Information on insurance plans, medical and dental benefits, and access to certain University of Manitoba facilities and/or services is found on this web page.

The University of Manitoba's Staff Benefits Committee periodically deals with matters that affect retirees. Currently, June Stewart represents retirees on the University Staff Benefits Committee and is a member of UMRA's Benefits and Pensions Committee chaired by Frits Stevens.

This web page will be periodically updated to inform you of any changes in:

- Life Insurance
- Supplementary Health Benefits
- Dental Benefits
- Other Benefits: University of Manitoba Facilities and Services

Disclaimer

This web page is designed to provide information on the main features of the insurance and other benefit programs offered to retirees by the University of Manitoba. It is for information purposes only, and is not intended to provide specific financial or legal advice. Official information may be obtained either by calling the University of Manitoba's Staff Benefits Office at (204)474-7428 or by e-mail sb-group-insurance@ms.umanitoba.ca.

Things to Remember for UMRA Retirees:

1. The retiree and/or some other family member should be familiar with the coverage available. The benefits for individuals who retired before July 1, 2004 are summarized in the brochure issued in 1999. The brochure for those who retired on and after July 1, 2004 is included in their retirement package.

2. Personal circumstances do change. Advise the Staff Benefits Office of any address change or change in the dependent information and/or your beneficiary designation.

3. Claim forms for either the Supplementary Health or the Dental Plan can be obtained from the Staff Benefits Office or can be downloaded by clicking here. Submit claims promptly to the address shown on the claim form.
4. Medication Information Line for Everyone (MILE): While this service is available to all citizens in Manitoba, it will be of particular interest to retirees of the University of Manitoba. Information regarding the use of prescription and non-prescription medications can be obtained by calling 474-6493 in Winnipeg or 1-800-432-1960 ext 6493 within Manitoba.

Where to Find Resources

1. **The Staff Benefits Office** is located in Room 180, Continuing Education Complex. For any inquiry phone (204)474-7428, fax (204)474-7640 or send an e-mail (sb-group-insurance@ms.umanitoba.ca).

2. **Great West Life Assurance Company**. Great West Life Assurance Company administers the supplementary health benefits for retirees of the University of Manitoba. Information about the plan, coverage or specific requests may be obtained by calling Great West Life at (204)942-3589 or 1-800-565-4066 or visit the company's website at [http://www.greatwestlife.com/](http://www.greatwestlife.com/). Written inquiries may be sent to Great West Life, 60 Osborne Street North, Winnipeg, Manitoba R3C 1V3. For all inquiries, the University of Manitoba policy number and the retiree's six-digit employee number are required.

3. **Manitoba Blue Cross**. Manitoba Blue Cross administers the dental benefits for University of Manitoba retirees. Information about the plan may be obtained by calling (204)775-0151, within Manitoba 1-800-USE-BLUE (873-2583) or from elsewhere in Canada 1-888-596-1032. You can also write to Manitoba Blue Cross, PO Box 1046, Winnipeg, Manitoba, R3C 2X2 or visit their website at [http://www.mb.bluecross.ca/](http://www.mb.bluecross.ca/).

OVERVIEW OF BENEFIT PLANS

Eligibility for benefits is determined on the basis of two criteria: age at the time of retirement and length of service. The documents supplied at retirement identify the plans and coverages for which a retiree became eligible.

Below is a general summary of the various retiree benefits at the University of Manitoba. With the exception of Other Benefits for which all retirees are eligible, retiree group insurance benefits (life, health and dental) vary according to the time of retirement (pre- and post- July 1, 2004) and past employment status (full-time or part-time).

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LIFE INSURANCE

Three types of group life insurance are available to eligible retirees: Basic Extended Life Insurance, Optional Extended Life Insurance and Paid-Up Life Insurance. **Basic Extended Life Insurance** is available only to retirees who held a full-time position and retired before July 1, 2004. An eligible retiree is insured for an amount equal to the value of one unit of Optional Life Insurance. The premium for this unit is paid by the University and the insurance remains in effect for life. **Optional Extended Life Insurance** is available for those retirees who purchased optional units during employment. Those who retired after July 1, 2004 can convert their Basic Life Insurance into units of the Optional Extended Life Insurance. The Optional Extended Life Insurance terminates on the first day of the month prior to the attainment of age 71. The retiree pays the premium for optional units. **Paid-Up Life Insurance** preceded the Basic and Optional Extended Life Insurance Plans. Those full-time retirees who retired between September 1, 1974 and March 31, 1983, have this benefit. There was a minimum age and service requirement. The Certificate, issued at retirement, states the amount of insurance.

For specific inquiries regarding life insurance coverage, cost, etc. contact the University of Manitoba Staff Benefits Office.

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SUPPLEMENTARY HEALTH BENEFITS (Great-West Life)

Under the Supplementary Health Plan administered by Great-West Life Assurance Company the duration of coverage and the premium paid are different for those who retired prior to July 1, 2004 and those who retired on or after July 1, 2004 and the levels of coverage differ for those who were employed full-time from those who were employed part-time.

For pre-July 1, 2004 retirees supplementary health coverage is provided and the full premium is paid by the University of Manitoba for the retiree, his/her spouse and any eligible dependent children. Supplementary Health coverage terminates when the retiree reaches age 75. It is suggested that retirees start considering options at least six months prior to their 75th birthday. Some Information on options is available at Health Benefits after Age 75.

For post-July 1, 2004 retirees supplementary health coverage is provided for the retiree, his/her spouse, and any eligible dependent children, subject to payment of the required monthly premium. Supplementary Health coverage remains in effect for the retiree’s lifetime provided the required premiums are paid. Retirees may wish to compare benefits and cost under the University of Manitoba Plan with those available on the market.

Categories and Extent of Coverage

Four categories of expenses are covered. The extent or amount of coverage provided in each category differs for full-time and part-time retired staff.

1. **Hospital**  Semi-private ward care in excess of the standard ward care covered under the government hospital plan.
2. **Ambulance**  Reimbursement for medically necessary emergency ambulance service.
3. **Prescription Drugs**  Eligible drugs and medicines include those which require the written prescription of a physician, are dispensed by a licensed pharmacist or physician, are covered by the Prescription Drug Cost Assistance Act of Manitoba, and when the amount can be consumed within the prescribed period.
4. **Medical Benefits**  Examples of partially covered expenses (included but not limited to):
   i. Services of private nurses when prescribed by a physician
   ii. Services of licensed physiotherapists and chiropractors
   iii. Rental of a wheelchair
   iv. Insulin and insulin syringes

For all retirees some expenses have a specific maximum that varies according to past employment status. The brochure received by an individual at the time of retirement provides more information but is also only a summary. For details contact the Staff Benefits Office.

There is no coverage for expenses incurred outside of Canada. Retirees travelling outside of Canada should obtain travel health insurance coverage through a personal plan. Travelling without this coverage could be very costly.

DENTAL BENEFITS (Blue Cross)

Under the dental plan administered by the Manitoba Blue Cross the premium paid differs for those who retired prior to July 1, 2004 and those who retired on or after July 1, 2004 and the levels of coverage differ for those who were employed full-time from those who were employed part-time.
For pre-July 1, 2004 retirees the University of Manitoba pays the full premium of the dental coverage for the retiree, his/her spouse, and any eligible dependent children. Dental coverage remains in effect for the retiree's lifetime.

For post-July 1, 2004 retirees dental coverage is provided for the retiree, his/her spouse, and any eligible dependent children, subject to payment of the required monthly premium. Dental coverage remains in effect for the retiree's lifetime provided the required premiums are paid.

Dental coverage, which is based on the Manitoba Dental Fee Guide, includes three categories of services.

1. Basic Examples of some of the services included are: oral examinations, clinical examinations, x-rays, endodontics, dental surgery.

2. Major Examples include dentures and crowns.

3. Orthodontics This coverage is only provided for eligible dependent children up to age 19, provided work commenced prior their 18th birthday. There is a lifetime maximum per eligible dependent child.

Reimbursement

The retiree pays for the dental service and following submission of the charges (based on the Manitoba Dental Fee Guide) by the dentist to Blue Cross, the retiree is reimbursed at the level defined in the plan for the type of service and based on the previous employment status (full-time or part-time) of the retiree. All services are subject to an annual calendar year maximum. For details refer to the specific retiree group listed above. The brochure provided at retirement provides a detailed list of expenses covered and those not covered.

Specific information provided by the University of Manitoba for each eligible retiree group may be viewed by clicking on one of these four categories:

- Full-time Retired Staff (Pre-July 1, 2004)
- Full-time Retired Staff (Post-July 1, 2004)
- Part-time Retired Staff (Pre-July 1, 2004)
- Part-time Retired Staff (Post-July 1, 2004)

OTHER BENEFITS: University of Manitoba Facilities and Services

UMRA Benefits and Pensions Committee

May 3, 2012