

Retiree Healthcare Plan

Summary of Benefits Level I & Level II

LEVEL I: BASIC COVERAGE	
Benefit	Coverage
Ambulance Service	In Manitoba: 100% reimbursement for emergency and non-emergency service Out-of-province: maximum of \$250 (Cdn) per emergency trip, per person Non-emergency medical transfer: maximum of \$250 per person per lifetime
Semi-Private Hospital Room	100% of the difference between the standard ward rate and semi-private room rate in effect in Manitoba and Saskatchewan during hospitalization (in province of residence)

LEVEL II: EXTENDED COVERAGE	
Benefit	Coverage
Ambulance Service	In Manitoba: 100% reimbursement for emergency and non-emergency service Out-of-province: maximum of \$250 (Cdn) per emergency trip, per person Non-emergency medical transfer: maximum of \$250 per person per lifetime
Semi-Private Hospital Room	100% of the difference between the standard ward rate and semi-private room rate in effect in Manitoba and Saskatchewan during hospitalization (in province of residence)
Travel Health	80% reimbursement for medical, surgical, and hospital services resulting from accident or illness while travelling out of the province, to a maximum of \$2,500 per person per calendar year (additional travel health insurance recommended)
Prescription Drugs	80% reimbursement for drugs listed under Manitoba Health's Pharmacare Plan, to a maximum of \$450 per family per year
Accidental Dental	80% reimbursement of the amount listed in the Manitoba Dental Fee Guide for accidental injury to jaw or natural teeth
Cardiac Rehabilitation	80% reimbursement to a lifetime maximum of \$300 for patients requiring the services of a recognized Cardiac Rehabilitation program (when referred by a doctor)
Physiotherapy/ Occupational Therapy	80% reimbursement to a combined annual maximum of \$450 per person (Subject to per visit maximums)
Paramedical Practitioners * May require referral **Subject to per visit max.	80% reimbursement to a yearly maximum of \$450 per person, per paramedical practitioner, subject to reasonable and customary charges and expenses: <ul style="list-style-type: none"> • Athletic Therapist* • Audiologist • Chiropractor • Clinical Psychologist* • Licensed Massage Therapist** • Naturopath • Nutritional Counsellor* • Osteopath • Speech Therapist
Private Duty Nursing	80% reimbursement when private duty nursing is recommended by a doctor, to a maximum of \$5,000 per person per year. Expenses are not covered if the nurse ordinarily lives with the patient or is a close relative. While hospitalized: care received by a professional nurse who is not employed by the hospital At home: care received during the 12 months immediately following discharge from a hospital
Prosthetics	80% reimbursement - certain limitations apply. Contact Manitoba Blue Cross before purchasing. May require a prescription.
Repair, Rental, or Purchase of Medical Equipment	80% reimbursement for the cost of repairing, renting, or purchasing the following prescribed medical equipment: <ul style="list-style-type: none"> • An iron lung, wheelchair, hospital bed, oxygen equipment or respirator, to a lifetime maximum benefit payment of \$1,000 per eligible person. • Other medical equipment, to a lifetime maximum benefit payment of \$250 per eligible person. Contact Manitoba Blue Cross for prior approval.



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Premiums are automatically deducted from your monthly Healthcare Employees' Pension Plan payment. If your monthly pension amount is less than your monthly Retiree Healthcare Plan premiums, the difference will be automatically deducted from your banking/financial institution account. Effective June 1, 2018, premiums are:

	Level I	Level II
Single coverage	\$4.25 per month	\$45.94 per month
Family coverage	\$7.45 per month	\$72.61 per month

The Retiree Healthcare Plan is term insurance and subject to change. Premiums are based on plan experience and may change from year to year.

This information has been prepared to provide you with a convenient summary of your benefits, in non-technical language. In all cases, the specific benefits available and the terms and conditions under which they are provided, are governed by the Group Agreement between Healthcare Employees' Benefits Plan (HEBP) and Manitoba Blue Cross. In the event of any difference between the terms and conditions in the information provided in this summary or any other form of communication and those of the Group Agreement, the terms and conditions of the Group Agreement shall prevail.

Questions? Please refer to your *Retiree Healthcare* brochure or call Manitoba Blue Cross for an explanation of benefits at (204) 775-0151, toll-free within Manitoba at 1-800-873-2583, or toll-free within Canada at 1-888-596-1032. Have the group and contract numbers listed on your Manitoba Blue Cross card ready.

For more information, please contact us:

Call HEB Manitoba at:
(204) 942-6591 or
toll-free
1-888-842-4233
(outside Winnipeg)

Email us at:
info@hebmanitoba.ca

Visit our website at:
hebmanitoba.ca

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