



VOLUME 16 • SPRING 2008

# PlanTalk

## HEBP Basic and Enhanced Healthcare Plans Premium Increases Effective June 1, 2008

The HEBP Board of Trustees has approved premium increases for the Basic and Enhanced Healthcare Plans, effective June 1, 2008, due mainly to increased utilization.

### Monthly Premium Increases for the Basic and Enhanced Healthcare Plans

Plan Name	Before Increase	Effective June 1, 2008	Total Increase
<b>Group Healthcare Plan</b>			
<i>Basic Plan</i>			
Single Coverage	\$12.70	\$13.45	\$0.75
Family Coverage	\$28.45	\$30.10	\$1.65
<i>Enhanced Plan</i>			
Single Coverage	\$29.36	\$32.75	\$3.39
Family Coverage	\$73.16	\$81.70	\$8.54

## HEBP Dental Plan No Change to Premiums

The HEBP Board of Trustees has determined that no premium adjustments are required for the Dental Plan at this time. Premiums will remain at \$26.30 per month for single coverage and \$76.86 per month for family coverage.

As communicated in the Spring 2007 issue of *PlanTalk*, the HEBP Board approved benefit improvements under the Dental Plan. Increases to the basic annual maximum and the lifetime orthodontic maximum were implemented on January 1, 2008 as follows:

### HEBP Dental Plan - Coverage Changes Effective Jan. 1, 2008

Dental Plan	Before Increase	Effective Jan. 1, 2008
Dental Treatment Annual Maximum (per person)	\$1,125	\$1,250
Orthodontic Treatment Lifetime (per person)	\$1,125	\$1,250*

\* If you reached your maximum before January 1, 2008, you will have \$125 available for claims incurred on or after January 1, 2008.

## HEBP Life Insurance Plan

### No Change to Plan Premiums

The HEBP Board of Trustees has determined that no premium adjustments are required for the Life Insurance Plan at this time.



## HEBP Retiree Healthcare Plan

### No Change to Level I Retiree Healthcare Plan Premiums

No premium adjustments are required for the Level I Retiree Healthcare Plan. Premiums will remain at \$5.00 per month for single coverage and \$8.75 per month for family coverage.

### Premium Increases Effective June 1, 2008 for Level II Retiree Healthcare Plan

As more members are reaching benefit maximums within the Level II Retiree Healthcare Plan, particularly for prescription drug coverage, the total amount of claims paid in 2007 exceeded the premiums collected. To ensure the Plan is adequately funded to pay future anticipated claims, the HEBP Board of Trustees has approved a premium increase for the Plan, effective June 1, 2008.

#### Monthly Premium Increases for the Level II Retiree Healthcare Plan

Plan Name	Before Increase	Effective June 1, 2008	Total Increase
<b>Retiree Group Healthcare*</b> <i>Level II</i>			
Single Coverage	\$35.65	\$42.07	\$6.42
Family Coverage	\$56.35	\$66.49	\$10.14

\*Retiree Healthcare premiums are automatically deducted from monthly HEPP pension payments.

## Contact Information Changes

Has your contact information changed? If information such as your name, address or telephone number has changed, please be sure to notify your Benefits Representative at your facility/RHA as well as HEPP/HEBP.

As HEPP/HEBP cannot accept contact information changes by e-mail, please send your request, in writing to:

Healthcare Employees' Pension and Benefits Plans  
 Attention: Member Records  
 900-200 Graham Avenue  
 Winnipeg, Manitoba R3C 4L5

Please ensure your request:

- Is dated and signed,
- Includes your first name, last name and HEPP/HEBP ID number, and
- States your previous and new contact information.

Please contact us if you do not have a record of your HEPP/HEBP ID number.

PM# 40064761

RETURN UNDELIVERABLE CANADIAN ADDRESSES TO:

HEPP/HEBP MANITOBA  
 900-200 GRAHAM AVE  
 WINNIPEG MB R3C 4L5

## We Appreciate Your Questions and Feedback

If you have questions or comments about the information provided in *PlanTalk*, please contact us at:

<b>Mail:</b> PlanTalk HEPP/HEBP Manitoba 900-200 Graham Avenue Winnipeg MB R3C 4L5	<b>Phone:</b> (204) 942-6591 or toll-free (outside Winnipeg) 1-888-842-4233 <b>Fax:</b> (204) 943-3862 <b>E-mail:</b> info@hepp.mb.ca <b>Website:</b> www.hepp.mb.ca
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