

# PlanTalk

VOLUME 5

SPRING, 2001

## Basic, Enhanced and Retiree Group Healthcare

### Premium Increases

The HEBP Board has approved rate increases, *effective July 1*, to Basic Plan premiums, Enhanced Plan premiums and Retiree Group Healthcare premiums as follows:

PLAN	MONTHLY PREMIUMS BEFORE INCREASE		MONTHLY PREMIUMS EFFECTIVE JULY 1, 2001	
	Single	Family	Single	Family
Basic Group Healthcare	\$7.95	\$19.05	\$8.90	\$21.35
Enhanced Group Healthcare	\$15.85	\$40.35	\$18.50	\$47.10
Retiree Level I Group Healthcare	\$5.75	\$10.05	\$6.25	\$10.95
Retiree Level II Group Healthcare	\$20.40	\$33.15	\$22.50	\$36.55

\* For members participating in the BlueNet POS Drug Card option, \$2.00 per month will continue to be added to the above premiums

The rate increases are necessary to offset the increased number of claims paid in 2000, compared to 1999, however improvements have been made under Paramedical coverage. (See *Paramedical Benefit Improvement*, p.2)

Since 1999, drug claims paid increased 34.4 percent and ambulance claims paid rose 12.7 percent in the Basic Group Healthcare Plan. In the Enhanced Group Healthcare Plan, vision claims paid increased 85.6 percent. In the Retiree Group Healthcare Plan, hospital claims paid increased 165.8 percent.

If you require further information, please contact HEBP at (204) 942-6591 or toll free at 1-888-842-4233 or 1-877-567-4996.

#### Comparison of Total Claims Paid

PLAN	1999	2000	% INCREASE
Basic Group Healthcare	\$951,071	\$1,212,208	27.5 %
Enhanced Group Healthcare	\$2,739,783	\$4,252,081	55.2 %
Retiree Group Healthcare	\$490,491	\$888,805	81.2 %

#### Increase in Drug Claims Paid in 2000 Compared to 1999

PLAN	% INCREASE
Basic Group Healthcare	34.4 %
Enhanced Group Healthcare	54.4 %
Retiree Group Healthcare	71.5 %

## Board Member Profile



"I have always had a strong interest in benefit plans both as a member and as an employer," says HEBP Board Chair Penny Sorenson.

Appointed Chair of the HEBP Board of Trustees in September 2000, Penny is also a member of the HEPP Board of Trustees and the Home Care Employee Benefit Trust Fund Board of Directors. She has worked in healthcare in Manitoba for the past 15 years in positions including Front Line Nurse, Nurse Educator, Director of Nursing, Manitoba Health Liaison and CEO.

Currently, as the CEO of the South Westman Regional Health Authority, Penny oversees the administration and delivery of the full range of health services in the South Westman Region.

Penny has been a trustee on the HEBP Board since its inception in 1998 where she says, "In the best interests of the plan

members we represent, a collaborative environment, characterized by mutual respect, has been established and maintained between non-union and union trustees. This has contributed significantly to the growth and success HEBP has been able to achieve, and the extensive experience and knowledge of the joint Board's members is fully utilized this way."

Penny also acknowledges HEBP staff for contributing to the success of the Benefits Plan. "HEBP staff supports the Board by administering the plans, ensuring members' needs are consistently and conscientiously met."

"Fulfilling our commitment to members now and in the future is important to me and to the Board," says Penny. "The Board continues to exercise care, diligence and skill in ensuring the best possible benefits are available for members, and that those benefits are sustainable into the future."

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PlanTalk, a newsletter for employees and retirees participating in the Healthcare Employees Pension and Benefits Plan, is published by:

HEPP-HEBP Manitoba  
900-200 Graham Avenue  
Winnipeg, MB R3C 4L5

# The Inside Story ...

## On Benefits

### Pension & Benefits Coverage

#### What happens during maternity and parental leave?

##### Pension Plan Membership

During maternity/parental leave, Pension Plan membership continues and the period will be recognized as employment service.

If an employee works temporarily during their leave for an employer that participates in HEPP, the employee will have pension contributions deducted. Otherwise, no contributions are made.

##### Benefits Coverage

Eligible Benefits Plan members may:

- Continue all or some of their benefits for a maximum of 12 months during maternity/parental leave, or
- Waive coverage for all or some benefits by signing a waiver form prior to their leave. The decision to waive coverage cannot be reconsidered once the leave has commenced.

The rules for continuing or waiving benefits during maternity and parental leave vary for each Plan as follows:

<b>Long Term Disability (LTD) Coverage</b>	<i>May be continued provided a scheduled return to work date is confirmed before the leave commences. Premiums for the duration of the leave must be prepaid prior to the leave. If coverage is waived, or there is no scheduled return to work date, coverage will cease on the last day worked.</i>
<b>Group Life Insurance Coverage</b>	<i>If continued, both the employee and employer premiums (if applicable) for the duration of the leave must be prepaid prior to the leave. If waived, coverage will cease on the last day worked.</i>
<b>Group Dental Coverage</b>	<i>If continued, the employee must prepay both the employee and employer premiums for the duration of the leave prior to the leave. If waived, coverage will cease at the end of the month following the month in which the employee last had a deduction.</i>
<b>Group Healthcare Coverage</b>	<i>If continued, the employee must prepay the full amount of the premiums in advance. If waived, coverage will cease at the end of the month following the month in which the employee last had a deduction.</i>

Whether continued or waived, benefits will be reinstated at previous levels upon the employee's return to work. In most cases, if the employee doesn't return to work within 12 months, their coverage will cease. Contact your employer for more information.



### Group Healthcare - Paramedical Benefit Improvement

An improvement under paramedical benefits has been approved by the HEPP Board. *Effective July 1*, occupational therapy will be added as an additional benefit under physiotherapy benefits. Thus, *physiotherapy* benefits will become *physiotherapy and/or occupational therapy* benefits.

Physiotherapy and occupational therapy benefits will have a combined maximum, allowing members to use either form of therapy toward their yearly maximum benefit payment for these practitioners.

### Group Healthcare - Late Enrolment Provision

If new employees have not enrolled for family or single Group Healthcare coverage *within their 3 month waiting period or the following 60 days*, they will not be allowed to enrol at a later date unless they lose coverage under another group healthcare plan. In this case, the request to enrol must be made *within 60 days* of the loss of coverage under the other plan.

#### Reminder

*The BlueNet Point of Sale (POS) Drug Card is for use in the province of Manitoba only.*

### Coordinating POS Benefits With More Than One Group Healthcare Plan

**T**oday, many families have coverage under two healthcare plans. This way, the balance of a claim paid by one plan can often be paid by the other plan. For example, if one plan pays 80% of a claim, the other plan may pay the remaining 20% of the claim.

If you have two point of sale (POS) plans (where prescription drug costs can be billed directly by the Pharmacy to the insurer), not all pharmacies have the computer software to transmit and coordinate benefits - even if both plans are with Blue Cross.

It's best to check if the pharmacy can transmit coordination of benefits with your pharmacist. If not, any unpaid balance must be submitted on a regular claim form.

The following examples apply whether you have two Blue Cross plans or one Blue Cross plan and coverage under another insurer:

#### When you and your spouse both have point of sale drug plans

- When the expense pertains to you, the pharmacist will transmit the claim to your insurer to be paid according to your benefits. If the expense pertains to your spouse, the pharmacist will transmit the claim to their insurer first.
- If a balance remains and the pharmacist cannot coordinate benefits with the other point of sale plan, you must submit a paper claim with the drug receipt (showing the total cost of the drug, the amount paid by Blue Cross and the amount paid by you) to the other plan.

#### When your coverage has a point of sale plan but your spouse's does not

- Submit claims for your spouse, with the receipt, to their insurer first.
- Following payment by their insurer, submit a claim for any unpaid balance to your insurer. Include a copy of the receipt and an explanation of benefits from the other insurer.

#### Claims for dependent children

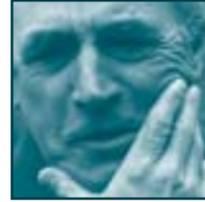
The following applies whether the pharmacy transmits the claim through point of sale or you submit a paper claim:

- Expenses for dependent children should be claimed first through the plan of the parent who's birth date comes first in the calendar year, according to month and, if necessary, then the day. For example, if your birthday is June 28 and your spouse's birthday is June 1, expenses for dependent children should be submitted to your spouse's plan first.
- Any remaining balance should then be submitted to your plan in order to coordinate the benefits.

Contact your plan insurer if your spouse's coverage terminates, as records may indicate to pay their claims as a second coverage only.

If you need assistance in determining the order to submit claims, please contact the Blue Cross Information Service Center at (204) 775-0151 or toll-free at 1-800-873-2583.

# The Inside Story ...



## On Pension

## Member Feedback

### HEPP Annual General Meeting - June 12, 2001

HEPP's annual general meeting will take place on Tuesday, June 12, 2001 from 1 p.m. to 2 p.m. The meeting at the Centro Caboto Centre Auditorium, 1055 Wilkes Avenue, is open to members.

### Of Interest

#### Wills

Your estate consists of many valuable assets accumulated during your lifetime such as life insurance, bank accounts, investments, pension plans and real estate.

Without a will, your estate is distributed according to the law in the event of your death. When you have a will, you can make decisions about the distribution of your assets and guardianship of any minor children. You will also avoid: delays in the distribution of your estate, higher costs to administer your estate, higher income taxes payable, lost investment opportunities and unnecessary stress on family members.

Keeping your will up to date is also important. It's a good idea to review your will when:

- Your property values change.
- There is a death or change in competency of your estate trustee or your beneficiaries.
- Your marital status changes.
- You move to a different province or country.
- There is a substantial change in your financial resources.
- You obtain dependents.
- You change your life insurance program.
- You inherit or purchase property.
- A change in inheritance or tax laws affects your estate.
- Your wishes change.

A will is a legal document and should be reviewed by a professional. You may keep a copy for your reference, but the original should be kept in a safe place that your executor knows about, for example a safety deposit box or with a lawyer or trust company.

For more information on estate planning, please contact your lawyer or financial advisor.

*This article is for general information purposes only.*

### Improved LTD Claims Processing

The way Long Term Disability (LTD) claims are processed is always changing to accommodate individual situations.

In the past, plan sponsors, employees and insurance companies relied heavily on the attending physician's opinion as to whether an employee's medical condition allowed them to work. However, in many cases, the attending physician didn't have enough information about a person's job to make that decision.

Now, attending physicians provide objective medical evidence about the limitations a person's medical condition has placed on them while Manulife, the plan insurer, determines whether these limitations would keep them from their specific job.

Manulife does this by asking for more information from claimants and doctors than in the past about people's jobs, their medical conditions and their limitations at work.

LTD Forms are available from HEBP. Contact a LTD Service Representative at **942-6591** or toll free at **1-888-842-4233** or **1-877-567-4996**.

LTD Service Representatives held a total of about 160 one-on-one LTD counseling sessions in 2000 to help members using LTD benefits.

### Costco Membership

Current and retired healthcare employees qualify for Gold Star memberships at Costco Wholesale. Costco now has a pharmacy, optical, one hour photo finishing and a fresh deli. For more information, please contact:

Paula MacMillan  
Costco Marketing Representative  
(204) 654-4214

### Website Survey

#### What would you like to see on our Website?

Please complete and mail or fax back to HEPP/HEBP at the address or fax number below. You may also e-mail your responses to [communications@hepp.mb.ca](mailto:communications@hepp.mb.ca).

Please check the items/topics you would like to see on the HEPP/HEBP website, and then number the items/topics you have chosen beginning with "1" for the item you would most like to see on the website.

- Search Engine
- Plan Information/Booklets
- Plan Bulletins and Updates
- Forms
- Newsletters
- HEPP Staff
- Board Members
- Investment Committee
- Investment Details
- Annual Reports
- Plan Text
- French Language Option
- Additional Information on Pension/Benefits Subjects
- List of Participating Employers
- Information for Retirees
- FAQ/Most Requested Information
- Pension Calculator
- Lifestyle Related Articles and Links
- Links to Related Sites

#### Other, Please List

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

Thank you. Your responses will help us develop a website that will provide you with the information you need.

## We Appreciate Your Feedback...

If you have a comment or suggestion for PlanTalk, please contact us at:

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Tel: (204) 942-6591  
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Email: [communications@hepp.mb.ca](mailto:communications@hepp.mb.ca)

## Employee Profile



**A**s the manager of Information Systems (I.S.), **Roger Mousseau, B.Sc.** focuses on making sure that Penfax, the computerized pension administration system, runs efficiently and complies with pension legislation and HEPP/HEBP Plan Text.

"The system stores members' records so HEPP/HEBP can provide them with information and calculations when they need them," says Roger. "It has to run efficiently and accurately at all times."

Roger began working at HEPP/HEBP in 1991 as a pension assistant, and was an assessor and a pension systems analyst before becoming the manager of I.S. in 1999.

Roger, along with I.S. staff, set up and introduced Penfax last year in time for Y2K. "The old system wasn't Y2K compliant and wouldn't handle the records of HEPP/HEBP's growing membership."

When pension improvements are made, such as the supplementary benefit that was introduced in 1999, the department incorporates them into Penfax. They are currently updating Penfax to provide all of the current options for processing marriage break-up, buybacks and deferred member records.

I.S. also ensures that pension information, including member contributions and service, is accurate before producing annual statements for members through Penfax.

"The I.S. department is dedicated to providing HEPP/HEBP members with accurate data," says Roger.

Roger also leads the website committee currently setting up the HEPP/HEBP website. "The website will be an excellent resource for members and facilities to get the information they need about HEPP/HEBP and about their benefits."

## Member Profile



**J**aylene Ducharme began maternity leave from her job as a Nuclear Medicine Technologist at Health Sciences Centre (HSC) on March 26 when her son, Tanner was born. "I love being a mom," she says. "We're enjoying walks, feedings and lots of naps."

During her leave, Jaylene continued her Long Term Disability (LTD) and Group Life Insurance coverage. "It's good to know my LTD and Group Life coverage is continued," she says. "From working in a hospital, I know anything can happen at any time, at work or at home."

The LTD Plan provides employees with income should they become unable to work because of a disability. The disability can be because of illness or injury, and does not have to happen at work.

### To continue her coverage:

1. Jaylene went to the benefits department at her employer where they went over her options to continue all or some of her benefits and reviewed her options to prepay for coverage. She was informed that whether she continued or waived benefits, they would be reinstated at previous levels upon her return to work.
2. Jaylene completed the necessary forms and returned them to the benefits department with payment for premiums.

"I was glad to be able to choose which benefits I wanted to continue," says Jaylene. As she has coverage under her husband's healthcare plan, she did not continue this benefit.

When she returns to work, Jaylene will phone the benefits department to ensure all of her benefits are reinstated at previous levels.

## Retiree Corner

The previous Retiree Corner article focused on finding and participating in activities you enjoy and find personally satisfying in your retirement.

There are many programs and volunteer opportunities available for retirees to do this such as Age & Opportunity and Creative Retirement.

Age & Opportunity provides directories to housing, clubs, organizations and services for retirees, and information on volunteer opportunities at various organizations. They have speakers, educational workshops and a library, and retirees can meet for services and activities at Age & Opportunity Senior Centres. For more information, please phone (204) 956-6440 or visit their website at [www.ageopportunity.mb.ca](http://www.ageopportunity.mb.ca).

Creative Retirement offers courses, workshops and seminars on art, literature, current events, music, personal development, nature, leisure time activities, fitness and social sciences. Their spring program includes opportunities to meet Tony Tascona and see his latest exhibit at the Winnipeg Art Gallery, tour Chinatown, CBC or the Assiniboine Forest. For more information on Creative Retirement or to get a program guide, please phone 949-2565 or visit their website at [www.seniorscan.ca](http://www.seniorscan.ca).

## Retiree Updates

Previously, when the first of a month was on a weekend or holiday, pension payments were paid on the last working day of the previous month.

This has changed in 2001, as banks are now able to send payments on the last Friday of a month for deposit into retiree's accounts on the first of the following month.

Retirees will have access to the funds on the first of the month by instant teller, however the funds will not show on their bank statements until the first *working day* of the month.

T4As were mailed to retirees in February. If you didn't receive your T4A, please phone HEPP.

## From the Boardroom

### Board Changes

The HEPP Board of Trustees welcomes newly appointed trustee Penny Sorensen of the South Westman Regional Health Authority.

Penny has been a trustee on the HEBP Board since its inception in 1998, and was appointed Chair of the HEBP Board in September 2000.

