



VOLUME 13 • SPRING 2006

PlanTalk

Pension Plan | Contribution Rate Increases

In January 2005, signatory unions and employers approved pension contribution rate increases to be phased in over three years.

The first increase was implemented July 1, 2005, with rates increasing to:

- 6.4% of pensionable earnings up to the YMPE*, and
- 8.0% of pensionable earnings in excess of the YMPE*.

Effective July 1, 2006, the second increase will occur, with rates increasing to:

- 6.6% of pensionable earnings up to the YMPE*, and
- 8.2% of pensionable earnings in excess of the YMPE*.

**YMPE is the yearly maximum pensionable earnings limit under the Canada Pension Plan. The YMPE for 2006 is \$42,100.*

The third increase will be effective July 1, 2007, with rates increasing to:

- 6.8% of pensionable earnings up to the YMPE, and
- 8.4% of pensionable earnings in excess of the YMPE.

The 2007 YMPE is not yet known.

HEBP Basic and Enhanced Healthcare Plans

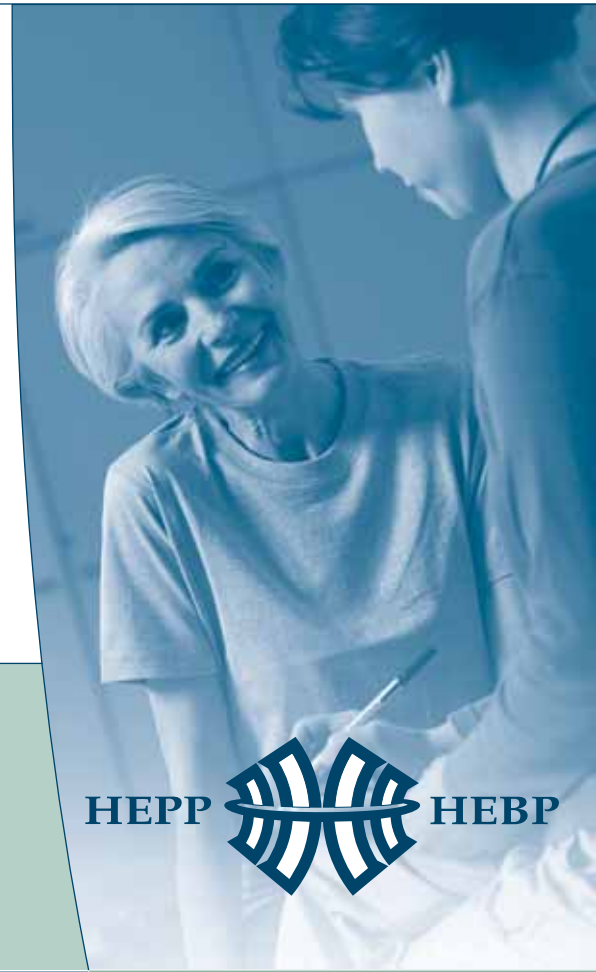
Premium Increases Effective June 1, 2006

The HEBP Board of Trustees has approved premium rate increases for the Basic and Enhanced Healthcare Plans, effective June 1, 2006.

The rate increases are required due to:

- Increased utilization, and
- The introduction of the Manitoba Blue Cross BlueNet drug card for all plan members (please see page 3 for more information). If you currently hold a voluntary point-of-sale drug card at a cost of \$2.00 per month, these premiums will be discontinued effective June 1, 2006 and the following rates will apply.

Please refer to the tables on page 2 for current and new rate information.



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Monthly Premium Increases for the Basic Healthcare Plan

	Before Increase	Effective June 1, 2006	Total Increase
Single	\$9.92	\$11.50	\$1.58
Family	\$23.68	\$25.83	\$2.15

Monthly Premium Increases for the Enhanced Healthcare Plan

	Before Increase	Effective June 1, 2006	Total Increase
Single	\$27.81	\$29.36	\$1.55
Family	\$70.75	\$73.16	\$2.41

HEBP Dental Plan

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

HEBP Retiree Healthcare Plan | Premium Increases Effective June 1, 2006

In response to a retiree member survey in June 2005, in which 79% of the membership indicated they would like to see improved prescription drug coverage provided under the Level II Retiree Healthcare Plan, coverage was increased to 80% of eligible expenses, to a maximum reimbursement of \$450 per family per year. Previously, coverage was 80% of eligible expenses, to a

maximum reimbursement of \$200 per family per year.

Members were advised that, in order to support the change to prescription drug coverage, premium increases would be required over a three-year period beginning June 2005. Effective June 1, 2006, the second increase will be implemented. In addition, a global point-of-sale drug card will be intro-

duced for all Level II plan members. More information about the global drug card can be found on page 3 of this newsletter.

If you currently hold a voluntary point-of-sale drug card at a cost of \$2.00 per month, these premiums will be discontinued effective June 1, 2006 and the following rates will apply.

Monthly Premium Increases for the Retiree Healthcare Plan Level II

	Before Increase	Effective June 1, 2006	Total Increase
Single	\$27.20	\$30.77	\$3.57
Family	\$43.95	\$49.01	\$5.06

No Change to Level I Premiums

No premium rate adjustments are required for Level I coverage under the Retiree Healthcare Plan. Premiums will remain at \$6.25 per month for single coverage and \$10.95 per month for family coverage.

HEBP Healthcare Plans

Manitoba Blue Cross BlueNet Drug Card to be Provided on a Global Basis

The Manitoba Blue Cross BlueNet point-of-sale drug card has previously been available on a voluntary basis to interested plan members at a cost of \$2.00 per month.

Based on the significant advantages of point-of-sale drug transactions from both a member service and administrative perspective, the HEBP Board of Trustees has decided to introduce the BlueNet drug card on a global basis to all active and retired plan members effective June 1, 2006.

Manitoba Blue Cross will mail BlueNet drug cards to all plan members in May 2006. The cards provide members with the benefit of real-time

adjudication of their drug claims while eliminating lost claims and reducing the likelihood that a member will not fill a prescription due to cost.

In addition, automated point-of-sale transactions:

- Increase efficiencies in administration,
- Reduce plan costs through the reduction of manual claims processing,
- Provide the opportunity for administrators to gather and analyze data about dispensing fees, ingredient costs, mark-ups and therapeutic classifications, and

- Customize programs to more effectively meet plan members' needs.

Members who presently have voluntary point-of-sale drug cards will also receive new BlueNet drug cards, and the \$2.00 per month premium will be discontinued effective June 1, 2006.

If you have any questions about the BlueNet drug cards, please contact Manitoba Blue Cross:

Phone: 775-0151
or 1-800-873-2583
(outside Winnipeg)

Fax: (204) 786-5965

E-mail: health@mb.bluecross.ca

HEBP Dental and Healthcare Plans

Manitoba Blue Cross Customer e-Service on the way...

In response to member requests for more timely updates about their HEBP dental and healthcare claims, online services will be provided 24 hours a day, 7 days a week through the Manitoba Blue Cross Customer e-Service site. The site will be available June 1, 2006, and is expected to increase efficiencies and cost savings for plan members.

In addition to claims information, plan members will have quick access to:

- Plan Information – to check who you have listed under your coverage and view other demographic information,
- Benefit Details – to check details of your benefit coverage, and refer to the glossary of terms to better understand your benefits,

- Benefit Eligibility – to check if a particular benefit is eligible for coverage and what you need to submit a claim,
- Claim Information – to check current status and history of your health and dental claims (24 months of claims history available), and
- Temporary ID card – to print a temporary card if your card is lost – a message is automatically sent to Blue Cross to order a permanent card.

Please note: Member-specific information regarding the Provincial Healthcare Workers' Employee Assistance Program services will not appear on the site, but a link to general information at www.mb.bluecross.ca will be provided.

Information about how to register for the Customer e-Service site will be mailed from Manitoba Blue Cross to members in May, along with more information about Customer e-Services.

If you have any questions about the Customer e-Service site, please contact Manitoba Blue Cross:

Phone: 775-0151
or 1-800-873-2583
(outside Winnipeg)

Fax: (204) 786-5965

E-mail: health@mb.bluecross.ca

Welcome!

Welcome to our new HEPP/HEBP members from SERC (Sexuality Education Resource Centre) who joined since the last PlanTalk newsletter.

The continuing expansion of participating facilities means increased portability of pension and benefits for our members throughout Manitoba.

HEPP/HEBP Annual General Meeting

Each year since HEPP's inception in 1997, we have held an annual general meeting (AGM) for all members and employers to attend. Attendance at these meetings has been sporadic and declining over the past several years. For this reason as well as the costs associated with holding an event such as this, the Trustees have decided that the Plans will no longer hold an AGM.

Members should note that the Plans are not required to hold an AGM under any applicable legislation or plan documents. The Trustees have committed to soliciting feedback from members through alternative methods that might include member surveys or a monitored e-mail address specifically for this purpose.

Pension Plan Member Annual Statements

Statements for members of the pension plan will be mailed by June 30, 2006. Members are encouraged to review their statements and advise HEPP, in writing, of any discrepancies.

Members should check their birthdate, employment date and pension enrollment date to ensure they are accurate.

HEPP/HEBP Annual Report

The HEPP/HEBP annual report, which is normally mailed in June, will be sent in September for this year only. Over the past several years, we have made a substantial investment in ensuring that the information we receive from employers regarding plan members is accurate. Our ongoing commitment to ensure member data integrity has resulted in a delay in finalizing the 2005 year member information. While member statements will be mailed out as usual before June 30, 2006, the Pension Plan's financial statements and actuarial report will be finalized in September.

On the Move

Have you recently changed your mailing address? Or, are you planning to move soon? Please be sure to let us know. Please forward your address update via mail or e-mail:

Mail: Healthcare Employees' Pension and Benefits Plans
Member Records Department
900-200 Graham Avenue
Winnipeg MB R3C 4L5

E-mail: info@hepp.mb.ca

PM# 40064761

RETURN UNDELIVERABLE CANADIAN ADDRESSES TO:

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

We Appreciate Your Feedback

If you have comments about the information provided in PlanTalk, or suggestions for future articles, please contact us at:

Mail: PlanTalk
HEPP/HEBP Manitoba
900-200 Graham Avenue
Winnipeg MB R3C 4L5

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