



PlanTalk

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Pension Plan | Contribution Rate Increases effective July 1, 2007

In January 2005, HEPP's 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*.

The second increase was implemented July 1, 2006, with rates increasing to:

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

Effective July 1, 2007, the third increase will occur, with rates increasing to:

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

**YMPE is the Year's Maximum Pensionable Earnings limit under the Canada Pension Plan. The YMPE for 2007 is \$43,700.*

HEPP/HEBP | CEO Announcement

The Boards of Trustees of the Healthcare Employees' Pension Plan - Manitoba (HEPP) and the Healthcare Employees' Benefits Plan - Manitoba (HEBP) are pleased to announce the appointment of Mr. Winston Maharaj as Chief Executive Officer of HEPP and HEBP.

Winston is presently Assistant Deputy Minister of the Health Workforce at Manitoba Health, and brings with him a wealth of knowledge and experience with government in labour relations, insured benefits, finance and pensions.

Winston will be joining the organization on June 5, 2007.

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HEBP Healthcare Plan | Premium Changes Effective June 1, 2007

Basic Healthcare Plan

The HEBP Board of Trustees has approved a Basic Healthcare Plan premium rate increase, effective June 1, 2007, due to expected increases in utilization. No coverage changes are being made at this time.

Enhanced Healthcare Plan

No premium rate adjustments or coverage changes are being made for the Enhanced Healthcare Plan at this time.

HEBP Retiree Healthcare Plan | Premium Changes Effective June 1, 2007

Level I Retiree Healthcare Plan

Premium rates for the Level I Retiree Healthcare Plan will decrease on June 1, 2007. No coverage changes are being made at this time.

Plan prescription drug coverage in 2005, premium rate increases were required over a three-year period. The first and second increases were implemented on June 1, 2005 and June 1, 2006. The third increase will be implemented on June 1, 2007.

Level II Retiree Healthcare Plan

To support an increase in Level II Retiree Healthcare

No further rate adjustments or coverage changes are being made for the Plan at this time.

HEBP Dental Plan | Coverage Changes

The HEBP Board has approved benefit improvements under the Dental Plan. Increases to the basic annual maximum and the lifetime orthodontic maximum will be implemented on June 1, 2007 and on January 1, 2008.

No premium rate adjustments are being made for the Dental Plan at this time.

HEBP Healthcare and Dental Plans Manitoba Blue Cross Customer e-Service

Manitoba Blue Cross provides you with access to your plan information through their customer e-service website 24 hours a day, 7 days a week. To register for this service, please visit www.mb.bluecross.ca. Once registered, you will have quick access to benefit details and eligibility, as well as claim information. You can also order a temporary ID card if your card is lost.

To ensure only you can gain access to your personal information, registration information must match the information Manitoba Blue Cross has on file. Please take precautions to protect your username and password.

Due to the confidential nature of the Employee Assistance Program, member-specific information regarding the Provincial Healthcare Workers' Employee Assistance Program services does not appear on the site, but a link to general information is provided.

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

Please refer to the charts on the facing page for new coverage and rate information.

HEBP Healthcare and Dental Plans | Premium Changes

Plan Name	Before Increase	Effective June 1, 2007	Total Increase (Decrease)
Group Healthcare Plan			
<i>Basic Plan</i>			
Single Coverage	\$11.50	\$12.70	\$1.20
Family Coverage	\$25.83	\$28.45	\$2.62
<i>Enhanced Plan</i>			
Single Coverage	\$29.36	\$29.36	no change
Family Coverage	\$73.16	\$73.16	no change
Retiree Group Healthcare*			
<i>Level I</i>			
Single Coverage	\$6.25	\$5.00	(\$1.25)
Family Coverage	\$10.95	\$8.75	(\$2.20)
<i>Level II</i>			
Single Coverage	\$30.77	\$35.65	\$4.88
Family Coverage	\$49.01	\$56.35	\$7.34
Dental Plan			
Single Coverage	\$26.30	\$26.30	no change
Family Coverage	\$76.86	\$76.86	no change

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

HEBP Dental Plan | Coverage Changes

Dental Plan	Before Increase	Effective June 1, 2007	Effective January 1, 2008
Dental Treatment Annual Maximum (per person)	\$1,000	\$1,125*	\$1,250
Orthodontic Treatment Lifetime (per person)	\$1,000	\$1,125*	\$1,250**

*If you have reached your maximum before June 1, 2007, you will have \$125 available for claims incurred from June 1, 2007 to December 31, 2007.

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

HEBP Disability & Rehabilitation Plan Applying for D&R Benefits While Receiving MPI or WCB Benefits

If you have applied for Manitoba Public Insurance (MPI) or Workers' Compensation Board (WCB) benefits, it is important that you also apply for HEBP Disability & Rehabilitation (D&R) Benefits.

D&R claim applications must be received at HEBP within 60 days after the end of the Elimination Period (within 180 days from the Date of Disability).

HEBP Life Insurance Plan | Life Insurance Benefits

There are three types of insurance benefits available: Employee Life Insurance, Family (Dependant) Life Insurance, and Accidental Death & Dismemberment (AD&D) Insurance.

Eligibility

Full-time, part-time, temporary and term employees are eligible to participate in the Life Insurance Plan. Casual employees are not eligible to participate.

All eligible employees must complete and submit an enrolment form within three months of continuous employment, and are automatically insured for Basic Life Insurance which is paid for by their employer.

Insurance coverage commences on the first day of the bi-weekly pay period following three months of continuous employment.

Coverage

Insurance benefits paid are based on enrolment levels indicated on forms received by HEBP, and are subject to the provisions of the Plan. This applies even if you are paying premiums for benefit levels that do not correspond with your enrolment form.

Evidence of Insurability

At initial enrolment, no evidence of insurability is required for amounts of Employee Life Insurance in excess of \$300,000.

After the initial enrolment period (three months of continuous employment), or when you transfer from one facility to another, an Evidence of Insurability form and a change form must be completed if you:

- Obtain or increase Optional Life Insurance and/or Optional Family (Dependant) Life Insurance, or
- Elect or reach Employee Life Insurance coverage in excess of \$300,000.

Your employer will provide you with an Evidence of Insurability form. Complete and submit the Evidence of Insurability form to Great-West Life as per the instructions on the form. Once the evidence of insurability is adjudicated, a decision will be provided, in writing, to you and your employer. At that time, if coverage is approved, your employer will adjust premiums.

Evidence of insurability is not required for:

- Increases to Optional AD&D Insurance, or
- Increases to insurance made within 60 days of experiencing a significant life event (marriage, declaration of a common-law relationship, separation, divorce, death of partner, or acquiring a dependant child).

Changes to Coverage

All increases in insurance coverage are subject to the actively at work requirement. You cannot increase your insurance coverage during a Leave of Absence (LOA)/ layoff or if you are receiving disability benefits, even if a significant life event occurs. If you experience a significant life event, you can increase coverage within 60 days of returning to work.

Optional Life Insurance, Optional AD&D Insurance and Family (Dependant) Life Insurance coverage can be decreased or cancelled at any time by submitting a change form.

Employee Life Insurance

Insures your life, providing a maximum benefit of up to \$500,000 of Basic and Optional Life Insurance coverage combined, as described below:

- **Basic Life Insurance**
 - You are automatically insured for Basic Life Insurance after three months of continuous employment. This coverage is paid for by your employer. The benefit is equal to your gross basic annualized earnings* rounded up to the nearest \$1,000.
- **Optional Life Insurance**
 - You may choose and pay for up to three additional units of Optional Life Insurance, subject to evidence of insurability requirements. Each unit equals one times your gross basic annualized earnings* rounded up to the nearest \$1,000.

**Gross basic annualized earnings are the average of bi-weekly earnings over the last 13 pay periods, multiplied by 26.*

The maximum benefit payable for Basic and Optional Life Insurance combined is \$500,000.

Accidental Death & Dismemberment (AD&D) Insurance

You are automatically provided with AD&D coverage equal to the total of Basic and Optional Life Insurance. The maximum benefit payable under this coverage is \$500,000.

AD&D coverage insures you in the event of accidental death, injury, or loss of use of specified body parts. Benefits are paid:

- To your beneficiary, in addition to the Employee Life Insurance benefit, if death is due to an accident, or
- To you, if you suffer a loss or a loss of use of certain body part(s) due to an accident.

AD&D benefits are not payable if death is not due to an

Life Insurance Benefits *continued*

accident, or if the loss:

- Occurs more than one year after the date of the accident causing the loss, or
- Is caused by infection, disease, illness, physical or mental infirmity, medical or surgical treatment, suicide or self-inflicted injury, war (declared or undeclared), insurrection or participation in a riot, or by an accident that occurred while in full/part-time or temporary service in the armed forces of any country, or while committing a criminal act.

Optional AD&D Insurance

You may choose 1 to 10 units of Optional AD&D Insurance. Coverage insures your life against accidental death. Each unit is equal to \$30,000 of insurance, and costs 35 cents per unit each pay.

Family (Dependant) Life Insurance

Your eligible dependants can be insured for natural or accidental death, or injury. Family (Dependant) Life Insurance benefits are paid to you upon the death of a partner or dependant child.

You may choose 1 to 10 units of Family (Dependant) Life Insurance, subject to evidence of insurability requirements. Each unit covers your partner for \$5,000 (maximum \$50,000) and each eligible dependant for \$2,000 (maximum \$20,000). The cost is \$1.21 per unit each pay.

Family (Dependant) AD&D coverage is automatically provided with Family (Dependant) Life Insurance, and is equal to the amount of Family (Dependant) Life Insurance in effect at the date of accidental death or injury. The insurance is paid to you upon accidental death or injury of your partner or eligible dependant(s).

Leave of Absence/Layoff

Coverage can be maintained for up to 12 months (24 months if educational leave) during an approved LOA/layoff at levels in effect at the time of the LOA/layoff. Prepayments are mandatory to continue coverage and must be submitted with a Leave of Absence/Layoff Benefit Coverage form and a Leave of Absence/Layoff Group Life Insurance Prepayment form. Cheques must be made payable to "HEBP - Group Life Plan Trust".

During a sick LOA, coverage is maintained (for up to 12 months), without payment, at the same levels in effect before the sick LOA began. A Leave of Absence/Layoff Benefit Coverage form must be submitted.

Disability & Rehabilitation

Life Insurance coverage is maintained, without payment, at the same level in effect before the disability began, and continues for as long as you are in receipt of disability benefits. The application of this waiver is assessed by HEBP,

and may differ from assessments made by other plans.

Termination

Life Insurance coverage for you and your partner stops 31 days following your last day worked. Life Insurance coverage for dependant children and AD&D insurance for you and your family stops on your last day worked.

You may convert your Life Insurance and your partner's Life Insurance coverage to a private insurance policy with Great-West Life at termination or retirement. The conversion must take place within 31 days of the last day worked.

You can contact the HEBP office for more information:

Phone: (204) 942-6591

Toll-free: 1-888-842-4233 (outside Winnipeg)

E-mail: info@hepp.mb.ca

Healthcare Employees' Pension Plan
Healthcare Employees' Benefits Plan
900-200 Graham Avenue
Winnipeg, Manitoba R3C 4L5

The information provided is intended to be general in nature and in no way modifies the official HEBP – Manitoba – Group Life Insurance Plan ("the Plan") documents, including the insurance policy. In the event a discrepancy or misunderstanding arises, the Plan provisions are the final authority concerning the administration of the Plan and the benefits provided thereunder. As a Plan member, you may request copies of the official Plan documents from HEBP.

See the next page for more information regarding Life Insurance coverage and premiums.

HEBP Life Insurance Plan | Coverage and Premiums

TYPE OF INSURANCE	COVERAGE	EMPLOYEE PREMIUM	EMPLOYER PREMIUMS
Employee Life Insurance: <ul style="list-style-type: none"> • Basic Life • Optional Life 	Maximum coverage: \$500,000 total of Basic & Optional combined <ul style="list-style-type: none"> • Employees are automatically insured for one times their gross basic annualized earnings* • Employees may choose a maximum of 3 units. Each unit is equal to one times their gross basic annualized earnings* 	Maximum premium: Employer plus employee premiums cannot exceed \$41.30 each pay Nil 8.26 cents per \$1,000 of insurance each pay	Maximum premium: Employer plus employee premiums cannot exceed \$41.30 each pay 8.26 cents per \$1000 of insurance each pay Nil
Accidental Death & Dismemberment Insurance	Maximum coverage: \$500,000 <ul style="list-style-type: none"> • Employee coverage equal to the total of Basic and Optional Life Insurance combined is automatically provided 	Nil	Nil
Optional Accidental Death & Dismemberment Insurance	Maximum coverage: \$300,000 <ul style="list-style-type: none"> • Employee can choose 1 to 10 units • Each unit is equal to \$30,000 coverage 	35 cents per unit each pay	Nil
Family (Dependant) Life Insurance	Maximum coverage: \$50,000 for partner and \$20,000 for each dependant child <ul style="list-style-type: none"> • Employee can choose 1 to 10 units • Each unit is equal to: <ul style="list-style-type: none"> • \$5,000 coverage for partner • \$2,000 coverage for each dependant child 	\$1.21 per unit each pay	Nil
Family (Dependant) Accidental Death & Dismemberment Insurance	Coverage equal to total Family (Dependant) Life Insurance is automatically provided	Nil	Nil

*Gross basic annualized earnings are the average of bi-weekly earnings over the last 13 pay periods, multiplied by 26.

HEBP Disability & Rehabilitation Plan | Plan Text Changes

Effective January 1, 2007, the Disability & Rehabilitation (D&R) Plan Text has been restated and amended to allow Covered Employees to participate in an employer paid Return to Work Program during the 119-day Elimination Period* without adversely affecting eligibility for Disability Benefits.

For purposes of the D&R Plan, a Return to Work Program is:

- A program designed and approved by a Participating Employer to facilitate a gradual return to work or work trial for a Covered Employee who has been absent from work by reason of an accident or illness, and
- Which is implemented during the 119-day Elimination Period and ends on or before the last day of the Elimination Period.

A Return to Work Program is not the same as an Approved

Rehabilitation Program, and may not qualify as an Approved Rehabilitation Program under the Plan.

Employers must submit D&R premiums while the member is participating in an employer paid Return to Work Program during the 119-day Elimination Period. If the premiums are not paid, coverage will end and the member will not be eligible for D&R Benefits.

The D&R Plan reserves the right to assess for Total Disability on an independent basis from the 120th day from the last day worked. Claim applications received after the 119-day Elimination Period where an employer paid Return to Work Program has been initiated could be denied.

The Disability & Rehabilitation brochure has been updated to reflect all changes to the Plan Text, and is available from your employer.

Maintaining D&R Coverage

D&R premiums must be paid at all times for coverage to continue. If premiums are not paid, coverage ends and you will not be eligible for D&R Benefits.

Although you may waive D&R coverage during an educational, maternity, parental or educational leave of absence, it is mandatory to pay D&R premiums during a sick leave of absence, including during the 119-day Elimination Period. If a D&R claim is accepted, HEBP will waive D&R premiums from the 120th day of Total Disability for the remaining period of Total Disability.

**The 119-day Elimination Period is the initial 119 calendar days after you become and continue, without interruption, to be Totally Disabled.*

Pension Plan | Retirement Processing Change

Effective June 1, 2007, HEPP will await final pay information from employers before processing pension payments.

The change will improve processing time frames by eliminating the need for adjustments to pension amounts when final pays differ from estimated earnings.

Contact HEPP four to five months prior to the date you are eligible and plan to retire to request a retirement package. Complete and return the option statement to HEPP along with required documents.

Upon receipt of your final pay information from your employer, your pension payments will be processed within three to four weeks.

Pension payments begin on your retirement date – the first day of the month following the last day for which pensionable earnings are paid. If delayed, your first pension payment will be retroactive to your retirement date.

HEPP/HEBP | New/Updated Brochures Available

Disability & Rehabilitation Plan

A new *Completing the Claim Application* brochure will be sent with Disability & Rehabilitation (D&R) claim application packages to assist members in understanding the application process and completing D&R Claim Applications.

A new *Change in Definition Assessment* brochure will be sent to D&R claimants approximately one year prior to the date their claim is assessed for the change in definition of Total Disability to provide information regarding the change in definition assessment process.

To be eligible for D&R Benefits, a member must be considered Totally Disabled as defined by the D&R Plan. When initially determining if a member is eligible for D&R Benefits, the claim is assessed, in part, to determine if the member is Totally Disabled from performing the duties of their **own occupation**. After the Elimination Period and subsequent 20 months, the definition of Total Disability changes, and the claim must be reassessed to determine if the member is unable to perform the duties of **any occupation**.

Both brochures are also available in the *Disability & Rehabilitation* section of the HEPP/HEBP website at www.hepp.mb.ca.

Protecting Your Privacy

HEPP/HEBP's new *Protecting Your Privacy* brochure provides details about our information practices and commitment to protecting the privacy of members. You can obtain a copy of the brochure from your employer. The brochure and Privacy Policy are available in the *Privacy* section of the HEPP/HEBP website at www.hepp.mb.ca.

Dental Plan

The HEBP *Dental Plan* brochure has been updated and is available in the *Dental Plan* section of the HEPP/HEBP website at www.hepp.mb.ca, or can be obtained from your employer.

You can also obtain copies of the new/updated brochures by contacting the HEPP/HEBP office:

Phone: (204) 942-6591

Toll-free (outside Winnipeg): 1-888-842-4233

Fax: (204) 943-3862

E-mail: info@hepp.mb.ca

On the Move

Have you recently changed your mailing address, or are you planning to move? Please be sure to let us know.

We cannot accept address changes by e-mail. Please send your request in writing to:

Healthcare Employees' Pension and Benefits Plans
Member Records Department
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 address and your new address.

Please contact us if you do not have a record of your HEPP/HEBP ID number. You will also need to verify that your current address information is up to date with your employer.

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

Phone: (204) 942-6591 or toll-free (outside Winnipeg) 1-888-842-4233

Fax: (204) 943-3862

E-mail: communications@hepp.mb.ca

Website: www.hepp.mb.ca