

Flexible Benefits Re-Enrolment Guide – January 1, 2023

Brandon University is pleased to provide a Flexible Benefits Plan allowing you to tailor your Health and Dental coverage to best meet the needs of you and your family. Every two years, you have the opportunity to review your Flex Option to ensure your coverage keeps up with the changes in your life.

If your needs have changed causing a different Flex Option to better fit your situation, **now is your opportunity to make a change be effective for the period of January 1, 2023 to December 31, 2024**. Subsequent re-enrolments will be every two years unless you experience a Life Event. A Life Event is explained in the attached Frequently Asked Questions (FAQ).

We are pleased to announce the following plan enhancements:

- **Available Now:**
 - o Virtual Health Care – Gotodoctor.ca
 - Virtual care provides the convenience of medical support at home or on the go.
 - Please refer to the attached Gotodoctor.ca Brochure for details
- **Effective January 1, 2023:**
 - o Coverage for Flash (FGM) or Continuous Glucose Monitors (CGM) to a maximum of \$4,000 per person/per calendar year.
 - Co-insurance (%) based on Drug coverage under your selected Flex Option
 - Please refer to the attached Manitoba Blue Cross communication for details
 - o Eligible children under the plan expanded to include children for whom there is Legal Guardianship

Please take time to read this Flexible Benefits Re-Enrolment Guide as it provides important information including how to change your Flex Option, if applicable. To address any questions you may have, please review the Frequently Asked Questions (FAQ) document also provided. If you do not find what you are looking for here, please see page 4 for contact and support information.

FLEXIBLE BENEFITS PLAN RE-ENROLMENT

Re-enrolment – It's This Easy!

If you **do not** want to change your current Flex Option, **no action is required**.

If you **do** wish to change your Flex Option, please visit the following link to complete the Electronic Flexible Benefits Re-enrolment Survey by **December 2, 2022**:

<https://www.surveymonkey.com/r/BU2023>

You will need your **certificate number** (located on your Manitoba Blue Cross Health card).

Important: If your Re-enrolment Survey is not completed by the deadline, your Flex Option will not change.

Your next opportunity to change your Flex Option will be at the next re-enrolment effective January 2025; or within **60 days of an eligible Life Event**.

GUIDE

This guide contains:

- Cost Share
- Overview of Health and Dental Flex Options
- Flexible Health and Dental Option selection examples

COST SHARE

The cost share will remain unchanged.

Brandon University pays 100% of the Health and Dental coverage (for all Flex Options).

FLEX OPTION SUMMARY

The Flexible Benefits Plan has 4 Options for Health and Dental of equal value that provide varied degrees of coverage. The available Flex Options are outlined in a high-level summary on the following page.

You must be enrolled in the plan based on your True Family Status. You must select an Option unless you elect to waive Health, Dental and Health Spending Account coverage due to coverage under your Spouse's group insurance plan.

		1	2	3	4
Benefit Year		Calendar Year (January 1 to December 31)			
Health	Ambulance/Hospital/Travel	100%	100%	100%	100%
	Drugs	60%	50%	80%	80%
	Drug Deductible	\$5 per prescription	Dispensing Fee	\$250 / family / calendar year	None
	Paramedical	60%	50%	80%	80%
	Massage Therapist	\$400 / calendar year	\$200 / calendar year	\$350 / calendar year	-
	Osteopath	\$400 / calendar year	\$200 / calendar year	\$1,000 / calendar year	\$400 / calendar year
	Athletic Therapy				
	Audiologist				
	Chiropractor				
	Podiatrist				
	Naturopath	\$400 / calendar year / practitioner	\$200 / calendar year / practitioner	\$350 / calendar year / practitioner	\$400 / calendar year / practitioner
	Nutritional Counselling				
	Physiotherapist				
	Speech Therapist				
	Psychologist/Social Worker/Clinical Counsellor/Marriage & Family Therapist/Psychoanalysis/Psychotherapist			\$1,000 / calendar year / combined	
	Private Duty Nursing	100% to \$5,000 / calendar year	50% to \$2,000 / calendar year	100% to \$3,000 / calendar year	100% to \$5,000 / calendar year
	Continuous or Flash Glucose Monitors (CGM/FGM)	60% to \$4,000 / calendar year	50% to \$4,000 / calendar year	80% to \$4,000 / calendar year	80% to \$4,000 / calendar year
Other	60%	50%	100%	100%	
Vision	Eye Exam	100% to \$100 / 2 years	50% to \$50 / 2 years	100% to \$45 / 2 years	100% to \$100 / 2 years
	Eyewear / Laser	-	50% to \$100 / 2 years	100% to \$150 / 2 years	100% to \$200 / 2 years
Dental	Basic	100%	50%	80%	100%
	Major	-	50%	60%	50%
	Basic/Major Maximum	\$1,750 / calendar year	\$700 / calendar year	Full-Time: \$1,475 / calendar year Part-Time: \$738 / calendar year	\$2,000 / calendar year
	Orthodontic		50% (Adult & Child)	50% (Child Only)	
	Orthodontic Maximum		\$800 / lifetime	Full-Time: \$1,675 / lifetime Part-Time: \$838 / lifetime	
Health Spending Account MGEU, Exempt (ESS), IUOE (A) & (D)		Full-Time: \$900 Part-Time: \$450	Full-Time: \$1,200 Part-Time: \$600	Full-Time: \$700 Part-Time: \$350	-
Health Spending Account BUFA & Exempt (MPO)		Full-Time: \$900 Part-Time: \$450	Full-Time: \$1,200 Part-Time: \$600	Full-Time: \$400 Part-Time: \$200	-

FLEXIBLE BENEFIT PLAN OPTION SELECTION EXAMPLES

The Flex Plan has 4 Options of equal value providing varied degrees of coverage. When choosing a Health and Dental Flex Option, you might consider:

- The differences between the Flex Options,
- Your own family's medical and dental needs,
- Your spouse's coverage through their employer because as a family, you want to be fully insured not over insured, and
- The level of benefit coverage you are comfortable with.

We have created 4 examples of fictional employees and scenarios:

Example #1 – Renata

Renata and her husband Miguel have two children: Samuel, 13, and Lucia, 9. Miguel works for a different company and is enrolled in the benefits program there.

What did Renata think about?

- She and her children are all covered as dependents under Miguel's Health and Dental benefits plan.
- Her family is healthy and doesn't have high medical or dental claims.
- Samuel will need braces in 2 years

What does Renata choose?

Renata enrolls as Family and decides to choose **Flex Option 1** because of Miguel's coverage through work. His plan provides comprehensive coverage and the annual Health Spending Account allocation under Flex Option 1 can be used for any expenses not covered by his plan. She knows that she can move to a Flex Option with Orthodontic coverage at the next re-enrollment.

Example #2 – Gary

Gary is a single parent with two sons – Tyler, 18 and Jared, 15.

What did Gary think about?

- Both boys are dependents under Gary's plan. Tyler plans to go to college in the fall, so will remain an eligible dependent.
- Gary has no other medical or dental coverage for his family.
- Both Gary and Tyler visit a physiotherapist occasionally.
- Jared has braces.

What does Gary choose?

Given their Physiotherapy and Orthodontic claims, Gary decides to enroll in **Flex Option 3**. His Physiotherapy expenses will be subject to the Health co-insurance to a maximum of \$350 per year for each insured individual. Orthodontic claims for Jared's braces will be reimbursed at 50% reimbursement to the applicable lifetime maximum.

Example #3 – Dave

Dave, and his partner Alex have no children living at home. Alex works for a different company and is enrolled in the benefit program there.

What did Dave think about?

- Alex's plan provides 70% coverage for Health, Drugs and Dental.
- Alex requires Orthodontic treatment

What does Dave choose?

Dave chooses **Flex Option 2** as he can coordinate this coverage with his partner's plan to obtain comprehensive coverage and provides Adult Orthodontic coverage. When he coordinates benefits with Alex's plan, they will be fully covered for most of their medical and dental needs, with the addition of a Health Spending Account to pay for any expenses not covered. He knows that if his partner were to lose group plan coverage, he will have 60 days following the Life Event to choose a new Flex Option.

Example #4 –Yu Na

Yu Na's family status is currently single.

What did Yu Na think about?

- Yu Na only needs to consider her own claims as she has no dependents under her plan.
- She visits a Chiropractor and Physiotherapist on regular basis.
- She needs new glasses this year.
- Yu Na has some Major Dental work concerns.

What does Yu Na choose?

Yu Na decides to choose **Flex Option 4**. This Option provides her coverage of \$400 per year per paramedical practitioner (Chiropractor and Physiotherapy), \$200 of eyewear coverage and the highest annual Dental maximum for her Major Dental needs. If Yu Na's family status changes, she can choose a new Flex Option within 60 days of her Life Event; she would not have to wait for the next re-enrolment to change her Flex Option.

FOR ASSISTANCE

For claim status and coverage questions please contact:

Manitoba Blue Cross

1-800-USE-BLUE (873-2583)

<https://www.mb.bluecross.ca>

If you have any questions regarding the 2023 Flexible Benefits Re-Enrollment opportunity, please contact our benefits consultant **HUB International**, at BrandonUniversity@hubinternational.com

For information any other information regarding your Brandon University Group Benefits plan or to make changes to your personal information, please contact **Human Resources**.