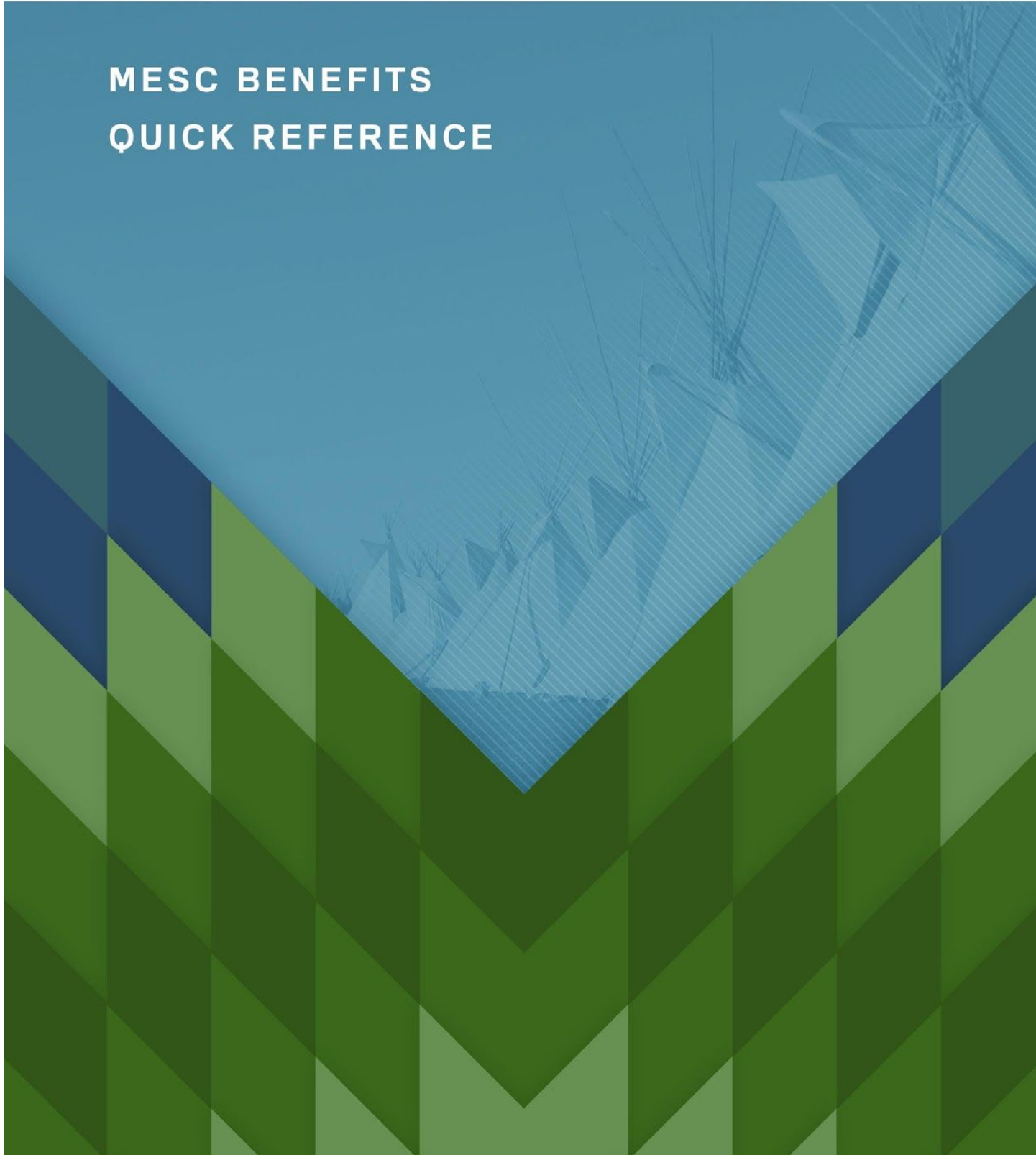




MASKWACIS EDUCATION
SCHOOLS COMMISSION

MESC BENEFITS QUICK REFERENCE



Dependent Coverage includes:

- your married spouse
- your common-law spouse who has been living with you in a conjugal relationship for at least 6 months
- your unmarried children under age 21 as long as they are not working more than 30 hrs per week, or under age 25 if they are full-time students
- children who are incapable of supporting themselves because of physical or mental disorder are covered without age limit if they disorder begins before they turn 21, or while they are students under 25, and the disorder has been continuous since that time
- dependents can include children for whom you have legal guardianship as long as you have the supporting legal documentation.

Marion Wells
Director of Health and Wellness
People Services Branch
Maskwacis Education Schools Commission
marionwells@maskwacised.ca
780-585-3333 ext. 242

Great West Life Benefits Plan Information

Plan #172907

Plan name: Maskwacis Education Schools Commission

ID#: You can find your number on your pay direct card, or contact Marion Wells

It is a good idea to create your online account as soon as your benefits begin.

Go to the Great West Life site and follow the directions
<https://gwl.greatwestlife.com/MyLogin>

**If you have trouble creating your account contact GWL at
1-877-614-4305**

From here you can:

- print your personal direct pay drug card & health travel card
- see a list of your benefits
- update personal information
- update list of dependents
- fill out claim forms and send them electronically
- print out claim forms
- review what you have claimed during the last 24 months
- track a current claim
- look up your next purchase dates for vision and dental
- learn about your prescription drugs
- take a personal health quiz which then offers helpful suggestions

This site contains a lot of information about your personal plan and general health. Check it out.

Some claims cannot be submitted electronically and must be sent by mail to:

**Winnipeg Benefit Payments
PO Box 3050 Station Main
Winnipeg MB
R3C 0E6**

For Health and Dental inquiries call 1-800-957-9777

Basic summary

Insurance for Status Employees

Accidental Death and Dismemberment: 2X Salary death benefit

* Not taxed upon collection. See booklet for more details

Dependent Life: \$15,000 spouse; \$7,500 per child

* Not taxed upon collection

Short Term Disability: 66.67% of salary to a maximum of \$1,500/week

* Not taxed upon collection

* *There is a 1 week waiting period except for injury or 1st day hospitalization*

Long Term Disability: 66.67% of salary to a maximum of \$6,000/month

* Not taxed upon collection

Critical Illness insurance: \$10,000. per employee per lifetime

* Not taxed upon collection

* *There is a specific list of qualifying critical illnesses including strict criteria. See website/booklet for details*

Insurance for Non-Status Employees

Accidental Death and Dismemberment: 2X Salary death benefit

* Not taxed upon collection. See booklet for more details

Dependent Life: \$15,000 spouse; \$7,500 per child

* Not taxed upon collection

Short Term Disability: 66.67% of salary to a maximum of \$1,500/week

* Maximum benefit period = 17 weeks

* Not taxed upon collection

* *There is a 1 week waiting period except for injury or 1st day hospitalization*

Long Term Disability: 66.67% of salary to a maximum of \$6,000/month

* Taxed upon collection

Critical Illness insurance: \$10,000. per employee per lifetime

* Not taxed upon collection

* *There is a specific list of qualifying critical illnesses including strict criteria. See website/booklet for details*

For Health and Dental inquiries call 1-800-957-9777

Health Benefits

- Pay direct cards
- Eligible drugs paid at 100%
 - Plan covers generic drugs only, unless you have a note from your doctor explaining why you need the brand name
(Not all medications prescribed by your doctor are covered and some require a predetermination to see if they qualify)
- Many Vaccinations are covered at the customary fee
 - If your provider charges above the customary fee you will be responsible for the difference. Cost of dispensing fees are extra. See your plan for more details
- Paramedic and professional practitioners: \$750 / year / per **dependent** / per practitioner
 - Acupuncture, Chiropractor, Masseurs, Naturopaths, Osteopath, Physiotherapy, Podiatrist, Psychologist. See your plan for more details. Some practitioner direct bill others do not
- Vision: \$700 per adult every 24 months
 - \$700 per child every 12 months under age 18
(restriction apply, see website/booklet for details)
- Critical Illness insurance: \$10,000 per **employee** per lifetime
 - *There is a specific list of qualifying critical illnesses including strict criteria. See website/booklet for details*
- Diagnostic and treatment support services (Best Doctors Services)
- MedAssist: out of country medical travel insurance
(Restriction apply. See website/booklet for details)

All benefits, except Vision, reset on the Calendar Year (January 1st)

Vision benefits reset on the anniversary date of service:

- every 24 months for adults
- every 12 months for children under 18

Check online to see your Coverage Balances and Next Purchase Dates.

For Health and Dental inquiries call 1-800-957-9777

Dental Benefits

\$3000 maximum per year / per **dependent**

Reimbursed at 100% for preventive and restorative services and 80% for major restorative services.

**The standard Fee Guide, that Great West Life uses, may vary from the fees your dentist charges. Therefore, even though some services are covered at 100%, you may end up with an unpaid balance that you are responsible for.*

Orthodontia

\$3000 lifetime maximum per **child** reimbursed at 50%

** Coverage terminates on child's 19th birthday as long as treatment started before their 18th birthday.*

Wellness Spending Account

This program is being administered by MESC.

Each full time employee is eligible for this benefit. It does not apply to part time or temp employees or family members.

Do not submit Wellness Spending Account claims to GWL. These claims must be submitted to the Director of Health and Wellness at the MESC admin office using the claim form that can be found on the maskwacised.ca website under the Staff References tab in the People Services section.

For Wellness Spending Account Inquiries call the MESC Director of Health

780-585-3333

Employee Assistance Program

For all enquiries call **1-800-663-1142**

Company name is Maskwacis Education Schools Commission

This service is available 24/7 to you and your dependents

You can also create your own online account.

Log in at www.homeweb.ca

Click "Sign up"

Then fill in your personal information and you're all set.

This program is totally confidential. All the employer gets to see is the number of people using this service — no names, no details.

Provides a full suite of services including

Counseling

- free counselling sessions provided to help address your immediate needs. Can be delivered in-person, by phone, or through e-counselling

Self-development

- Take e-learning courses to improve Financial or Life skills.

Health management

- Provides a huge selection of Health information and tools including quizzes, personalized health action plans, e-learning courses and more

Work-life service

- Take personal assessments (personality and vocational tests)
- Professional development
- Counseling for young adults/post secondary students

***The plan can change from time to time**

***Always check your plan book or go online for more coverage details**

Marion Wells
Director of Health and Wellness
People Services Branch
Maskwacis Education Schools Commission
marionwells@maskwacised.ca
780-585-3333 ext. 242

