



# FLEXIBLE BENEFITS PLAN

## 2023 Benefit Updates

The University of Winnipeg recently undertook a review of Group Benefits to ensure the plan is competitive and cost effective. We are pleased to announce there will be plan enhancements effective January 1, 2023.

While the Blue Cross benefits booklet is being updated to reflect these changes, please refer to this document in conjunction with the current Blue Cross booklet for a full picture of your benefits effective January 1, 2023.

### Paramedical Practitioners

- Naturopath, Audiologist and Speech Language Pathologist coverage has been added combined with Nutritional Counselling/Dietician
- Osteopath coverage has been added combined with Athletic Therapist
- Social Worker, Psychiatric Nurse, Psychotherapist, Mental Health Counselor, Family and Marriage Counselor, and Addiction Counselor coverage has been added combined with Clinical Psychologist

### Prescription Drugs

- Pay Direct Drug Card is now provided under all Flex Options

### Virtual Health Care

- Addition of GoToDoctor.ca – to provide the convenience of medical support at home or on the go

### Basic Life

- Termination age has been increased from age 70 to retirement, and the benefit volume reductions updated as follows:
  - 50% at Normal Pension Commencement Date (1st of the month following attainment of age 65)
  - Maximum \$50,000 at age 70
  - Maximum \$20,000 at age 75

### Dependent Life

- Two Dependent Life Options have been added:
  - Option 1 – no coverage
  - Option 2 - \$10,000 Spouse / \$5,000 Child
- Terminates at the earlier of age 75 or retirement

### Long Term Disability (LTD)

- LTD monthly benefit formula has been updated from 60% of monthly earnings to a graded schedule:
  - 67% of the first \$2,525 of monthly earnings, 55% of the next \$4,600 of monthly earnings, plus 40% of the remainder.
- LTD monthly Benefit maximum has been increased from \$5,000 to \$10,000