

BENEFIT SUMMARY
EXTENDED HEALTH CARE BENEFIT
MANULIFE FINANCIAL POLICY 98240
RETIREES (Classes B & H) – WINNIPEG SCHOOL DIVISION

- NIL deductible
- 100% reimbursement for Hospital and Ambulance expenses
- 100% reimbursement for Out-of-Province / Out-of-Canada Emergency Medical Treatment
- 50% reimbursement for Referral outside Canada for Medical Treatment
- 80% reimbursement for All Other expenses

Semi-Private Hospital Coverage

Ambulance:

- Emergency: Reasonable & Customary (R&C) charges within province of residence
- Non-emergency: \$250 per lifetime per insured within province of residence (physician recommendation required)
- Emergency and non-emergency: \$250 CDN per insured per trip outside of province of residence

Prescription Drugs:

- Reimbursement Basis
- Reimbursement of eligible drugs listed in the Manitoba Provincial formulary
- Lowest cost generic equivalent
- Shingles and Hepatitis B coverage*

Professional Services:

- \$850 maximum per insured per calendar year per practitioner for:
 - Acupuncturist, Audiologist, Chiropractor, Dietician, Massage Therapist, Naturopath, Osteopath, Podiatrist/Chiropodist, Psychologist, Speech Therapist
- Combined practitioner maximum of \$1,000 per insured per calendar year for:
 - Physiotherapist, Athletic Therapist, and Occupational Therapist

Medical Services and Supplies:

- Private Duty Nursing – \$10,000 per insured per calendar year
- Surgical Brassieres – 4 per calendar year
- Orthopedic Shoes – 1 pair per calendar year when part of a brace, if not part of a brace 50% of the cost of 1 pair per calendar year (physician or podiatrist recommendation required)
- Custom-Made Shoes: 1 pair per calendar year constructed by a certified orthopedic footwear specialist when orthopedic shoes cannot accommodate
- Custom-Made Orthotics – \$400 per insured per 2 calendar years* (physician or podiatrist recommendation required)
- Hearing Aids – \$2,000 per insured per 5 calendar years (repairs & batteries not covered)
- Cardiac Rehabilitation Treatment – \$500 per insured per lifetime
- Wigs and hairpieces for temporary hair loss as a result of medical treatment to a lifetime maximum of \$1,000 per insured

Medical Services and Supplies (cont'd):

- Charges for the treatment of accidental injuries to natural teeth or jaw, provided the treatment is rendered within 90 days of the accident, excluding injuries due to biting or chewing
- Other Medical Services and Supplies – R&C
- Assisted Care Benefit provided by persons regularly employed as a Health Care Aid, Home Care Worker or Homemakers at \$30/day, maximum 14 days/illness or injury (within the 12 months following discharge from hospital)

Out-of-Province/Out-of-Canada

- Emergency Treatment - Maximum of \$2,500 per insured per calendar year
 - Medical treatment (R&C charges) of a sickness or injury which occurs while temporarily outside the province of residence provided that the insured person who receives treatment is also covered by the Provincial Health Plan during the absence from the province of residence
 - Physician's services, hospital room and board, special hospital services, hospital charges for out-patient treatment, licensed ambulance services (including air ambulance), medical evacuation for admission to a hospital or medical facility in the province of residence, other charges incurred while outside the province of residence on the same basis as if they were incurred in the province of residence
- Referral Treatment: Referral outside Canada for medical treatment which is available in Canada, up to a maximum of \$3,000 every 3 calendar years subject to a maximum of \$2,500 per calendar year

Health Service Navigator:

- Provides health information and resources in learning more about health concerns and available health services. Medical Second Opinion Services and Medical Coordination Services are also included for specific conditions

** Effective March 1, 2018*

This information is only a brief summary of the provisions of Group Policy 98240. In the event of a discrepancy between this and the Policy, the terms of the Group Policy will apply. A more detailed booklet is available upon request from the Winnipeg School Division. W.T.A., with concurrence from the Winnipeg School Division, reserves the right to amend, modify, or revoke benefits at any time.

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