

EXPERIENCE THE BENEFITS OF PEOPLE

your group benefits

The **Manitoba Non-Profit Housing Association (MNPHA)** has named People Corporation as the official supplier of their Group Benefits Plan. The program for our members is exclusive to MNPHA and takes advantage of our considerable buying power. We are pleased to report that our unique program is designed to save our members money on their employee benefits programs. Our members will benefit from long-term permanent savings by working with People Corporation.

Who is Eligible?

- You are a member of the MNPHA
- You are eligible to become a member of the MNPHA
- You have staff working a minimum of 20 hours per week
- Coverage is available to members with as few as one staff member

Coverage Available

- The MNPHA offers, Life Insurance, Accidental Death and Dismemberment (AD&D), Long Term Disability, Short Term Disability, Comprehensive Health and Dental Coverage, (including travel health coverage), and Employee and Family Assistance Coverage
- We have created two options for coverage for members to choose from, with a third option being to match existing coverage that is in place currently

What Employees are Eligible

- Employees must work a minimum of 20 hours per week and be considered permanent employees; all employees that qualify for the plan must take at least the minimum of life and disability coverage
- Employees are able to select either individual or family coverage
- If their dependents (children and/or spouse) are not covered under any other plan they are eligible under your plan at the family rate
- If your spouse (legal or common law for 12 months) has a plan that provides you with sufficient health and dental care coverage, you may opt out of that portion of the MNPHA plan

Value added Programs

As a member of the MNPFA Group Benefits Plan, you have access to People Corporation's value added programs.

My Wellness

People Corporation's full service Wellness offering includes:

- A monthly wellness communication by way of email, Your Wellness Connection which includes Body Bulletin, National Health Observance, Tip of the Month, Links to Article and Recipe of the month
- Wellness Website
- Wellness Needs and Interest Survey
- Three Health Risk Assessments to determine your health status and recommendations for improvement to at risk areas
- *Ask the Expert* (email support for nutrition related questions or inquiries)
- *Selfhelpworks* - an innovative suite of online learning programs designed to assist your employees and their families.



Preferred Provider Networks (PPN)

Access to Preferred Provider Networks which provide discounts at the pharmacy and on vision care products:

Loblaw Pharmacies

- Reduced dispensing fees
- Reduced mark up costs

Loblaw Optical and Eyewear locations

- Discounts on frames and lenses, contact lenses and safety glasses

Sobeys by Mail

- Sign up and receive prescriptions by mail at reduced costs



Proposed Schedule of Benefits for MNPHA Members

As a member of the MNPHA Group Benefits Plan, you have access to People Corporation's value added programs.

MNPHA Flex Plan – Benefits Determined by Division			
Life Insurance	Option 1	Option 2	Option 3
Coverage	2x Annual Earnings	Flat \$25,000	Match Existing Coverage
Maximum	\$300,000	\$25,000	
Non-evidence Maxi-	\$300,000	\$25,000	
Reduction	50% at age 65	50% at age 65	
Termination Age	Age 70	Age 70	
Accidental Death & Dismemberment			
Benefit Amount AD&D amount equals the Life Insurance amount	Benefit Amount AD&D amount equals the Life Insurance amount		
Employee Assistance Program (EAP) – through Shepell			
Coverage	Available in Units of \$10,000 to a Maximum of \$300,000		
Termination Age	Age 65		
Short Term Disability – Non-Taxable (optional at the division level)			
Benefit Schedule	66.7% of Weekly Earnings		
Maximum	\$1,000		
Non-Evidence Maxi-	\$1,000		
Elimination Period	0 days Accident, 7 days Sickness, 0 days Hospital		
Benefit Duration	17 Weeks		
Termination Age	Age 70		
Long Term Disability – Non-Taxable (applies to divisions with 3+ lives)			
Benefit Schedule	66.67% of monthly earnings		
Maximum	\$5,000		
Non-Evidence Maxi-	\$4,000		
Elimination Period	119 days		
Benefit Duration	To age 65		
Termination Age	Age 65		
Definition	24 month own occupation		

Extended Health Care	Option 1	Option 2	Option 3
DRUGS			Match Existing Coverage
Drugs	80% of covered drugs	75% of covered drugs	Match Existing Coverage
Dispensing Fee Maximum	\$9.00	\$9.00	
Health Care			
Co-Insurance	100%	80%	Match Existing Coverage
Ambulance Services	100%	80%	Match Existing Coverage
Paramedical Practitioners			
Chiroprapist/Podiatrist	\$400 per calendar year	\$300 per practitioner maximum up to \$1,200 combined calendar year max	Match Existing Coverage
Naturopath/Dietician	\$400 per calendar year		
Osteopath	\$400 per calendar year		
Psychologist	\$400 per calendar year		
Physiotherapist	\$400 per calendar year		
Massage Therapy	\$400 per calendar year		
Speech Therapist	\$400 per calendar year		
Accidental Dental	Covered Pre-approval Required		
Hospital	100% semi-private		
Private Duty Nursing	\$10,000 per calendar year		
Orthopaedic Shoes	1 pair per calendar year (custom) or \$150 per calendar year (stock)		
Orthotics	\$400 per 3 calendar years		
Hairpieces	\$250 lifetime maximum		
Hearing Aids	\$500 per 5 calendar years		
Vision	\$250 every 24 months	none	Match Existing Coverage
Eye Exams	1 exam every 24 months	1 exam every 24 months	Match Existing Coverage
Out of Country	\$5,000,000/Lifetime maximum		
Trip Duration	60 days		
Termination Age	Age 75		
Dental Care			
Deductible	none	none	Match Existing Coverage
Fee Guide	Current	Current	
Recall Frequency	6 months	9 months	
Basic Services	100%	80%	Match Existing Coverage
Endodontic/Periodontic Services	100%	80%	Match Existing Coverage
Major Services	50%	Not Covered	Match Existing Coverage
Combined Maximum	\$1,500 /Calendar Year	\$1,000 /Calendar Year	Match Existing Coverage
Termination Age	Age 75	Age 75	

Unique features of the MNPHA plan are:

- Permanent Full-time employees working 20+ hours per week are eligible.
- Program is available to all members from 1 employee to 1,000 employees.
- Unlimited coverage up to your Pharmacare deductible.
- Unlimited coverage with your Employee Assistance Program, counseling for employees and all family members.
- My Wellness Program – available to you and your eligible dependents.
- Continuation of health care benefits to dependents for 2 years after an employee's death.
- Full Out of Country Coverage
- Participation in the program benefits the MNPHA and all participating members.

Cost of Program and Rate Guarantees

In order to provide employee costs for your program, please provide employee demographic information. (Date of Birth, Salary, Occupation, Gender, whether taking single or family coverage). Table available for completion.

For more information on the MNPHA Benefit Plan or to obtain a Group Enrolment Kit please contact us at:

mnpa.benefits@peoplecorporation.com

