

MANITOBA HOME CARE EMPLOYEES PENSION PLAN (MHCEPP) TRANSITION TO HEALTHCARE EMPLOYEES PENSION PLAN (HEPP)

FREQUENTLY ASKED QUESTIONS (FAQs)

GENERAL:

What happens to my pension with the Manitoba Home Care Employees Pension Plan (MHCEPP) now that the group is shifting to the Healthcare Employees' Pension Plan?

The Manitoba Home Care Employees' Pension Plan (MHCEPP) is being wound up and closed. As a result, no further contributions from employees and employers will be accepted after September 30, 2025. **Your MHCEPP benefits are secure, and you do not lose your pension in this process.**

However, the pension funds must be removed from the plan in order for the plan to be fully terminated. We anticipate that pension wind-up options for distribution of your account balance will be presented to plan members in the Spring of 2026.

What transfer options are typically offered in a pension plan wind-up?

- **If you are not eligible to retire:**
 - LIRA
 - Commuted Value transfer to HEPP
 - transfer to another RPP.
- **If you are eligible to retire and under the age 71:**
 - LIRA
 - LIF
 - Annuity
 - Commuted Value transfer to HEPP
 - transfer to another RPP
- **If you are eligible to retire and are age 71 (or will reach age 71 before the end of 2025) and you do not want to transfer your pension to HEPP:**
 - Please contact Ellement Consulting to start the retirement process. **You do not need to wait for a pension wind-up options package.**
- **If you are retired and receiving a Variable Benefit from the MHCEPP**
 - LIF
 - Annuity
- **If you are a retiree of HEPP and receiving a HEPP pension and also have a pension with MHCEPP, you will not be permitted to transfer your MHCEPP pension to HEPP. Your options would be the following:**
 - LIRA
 - LIF
 - Annuity

What actions must I take now with my pension?

No action is required until you receive a pension wind-up options package. **However, it is important that your contact information is up to date with Ellement Consulting so they may send you your pension wind-up options package.*****

What if I want to transfer my pension with MHCEPP to HEPP?

You must meet HEPP's requirements (see HEB Manitoba website for more details: <https://hebmanitoba.ca/home-care-transition>). No action is required until you receive a pension wind-up options package. **However, it is important that your contact information is up to date with Ellement Consulting so they may send you your pension wind-up options package.*****

Who can I contact if I have questions about my pension wind-up options with MHCEPP?

Please wait until you receive your pension wind-up options package. More details will be provided in the pension wind-up option packages which may answer your questions. ***
You **must** contact Ellement Consulting **only after** you have received your pension wind-up options package.

What if I have experienced a relationship or marriage breakdown on or before September 30, 2025?

Please contact Ellement Consulting to discuss your situation. ***

After October 1, 2025, will I continue to get Pension benefit statements from MHCEPP?

No. Pension benefit statements will no longer be issued from MHCEPP. In the Spring of 2026, we anticipate that pension wind-up options will be sent to plan members.

What if I already receive a Variable Benefit (VB) from the Pension Plan?

No action is required. Your VB payments will continue to be paid until the pension wind-up options package become available. In the Spring of 2026, we anticipate that pension wind-up options package will be sent to VB Plan members.

*** Members with outstanding RBD (Relationship Breakdown) with a separation date before October 1, 2025, should contact Ellement immediately, as Ellement would be able to continue to work on getting the RBD resolved. RBD must be resolved before any transfer of pension benefits can be completed.

IMPORTANT - WHAT DO I NEED TO DO?

It is important for Plan Members to keep their personal information (such as your address, phone number and email) up to date with the Plan administrator, Ellement to ensure you receive a pension wind-up options package.

Ellement Consulting Group LP

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FOR ADDITIONAL INFORMATION ON HEPP:

Between September 16 to September 29, 2025:

You can contact Provincial HR Shared Services (PHRSS)

- Monday to Friday from **8:30 a.m. - 4:00 p.m.**
- Call **204-940-8500** option 2 then option 8, or **1-866-999-9698** (toll free)

Starting October 1, 2025:

You can contact HEB Manitoba contact centre

- Monday to Friday from **8:30 a.m. - 4:00 p.m.**
- Call **204-942-6591** or **1-888-842-4233** (toll free)

For more information on the transition to HEPP, you can also visit HEB Manitoba website:

<https://hebmanitoba.ca/home-care-transition> .