Manitoba HOMECARE Employee Benefits

MANITOBA HOME CARE EMPLOYEES BENEFITS PLAN (MHCEBP) TRANSITION TO HEALTHCARE EMPLOYEES BENEFITS PLAN (HEBP)

FREQUENTLY ASKED QUESTIONS (FAQs)

GENERAL:

Will all benefit coverage through MHCEBP end?

Yes. Coverage for Life Insurance, Vision, Dental and Weekly Sickness benefits will end on October 1, 2025.

LIFE INSURANCE:

Can my Estate or next of kin submit a Life Insurance claim if I pass away after September 30, 2025?

No. Life Insurance coverage will end on October 1, 2025. Please contact HEB Manitoba for questions regarding Life Insurance coverage after September 30, 2025.

VISION:

Do I need to wait until January 1, 2026, to submit my vision claims from 2025?

No. Please submit your claims incurred up to September 30, 2025 as soon as possible. The deadline to submit 2025 claims is December 31, 2025. No claims will be accepted after this date.

Can I submit vision expenses incurred after September 30, 2025?

No. Vision coverage will end on October 1, 2025. Please contact HEB Manitoba for questions regarding vision coverage after September 30, 2025.

I submitted my 2025 vision claims already to Canada Life, but the claim was rejected because I submitted too early. What should I do?

Please re-submit your 2025 vision claims to Canada Life before December 31, 2025. You will need to re-submit all claim documents to Canada Life as copies of the initial claim are not held on file by Canada Life.

****Effective immediately, all eligible Home Care employees will have vision benefit coverage up to $200 for 2025. You must have incurred a vision claim in 2025 (on or before September 30, 2025). Please submit your vision claim to Canada Life before December 31, 2025.****

DENTAL:

What is the deadline to submit 2025 dental claims?

December 31, 2025, is the deadline to submit dental expenses incurred up to September 30, 2025. No claims will be accepted after this date.

I have a claim for orthodontics with a payment schedule in place with the dentist's office. How will the coverage end date affect my payment plan?

Canada Life will reimburse claims up until the run-off period ending December 31, 2025. Please contact HEB Manitoba for questions regarding dental coverage after September 30, 2025.

WEEKLY SICK LEAVE:

I am currently in receipt of Weekly Sick Leave benefits. Will my claim end on October 1, 2025?

No. If you continue to meet the eligibility criteria for Weekly Sick Leave benefits, your claim will continue with Canada Life until the earlier of your recovery or the maximum benefits period of 78 weeks.

I have become ill/injured on or before September 30, 2025, can I still file a Weekly Sick Leave claim?

Yes. You can submit a Weekly Sick Leave claim for any illness/injury that occurred on or before September 30, 2025. The time limit to submit a claim is the earlier of 30 days from the date of disability or October 30, 2025. You must submit at least one of the required documents (Employee Statement, Employer Statement or the Attending Physician's Statement) before the 30-day time limitation in order for Canada Life to start the claims process. Canada Life must receive all three (3) statements in order to begin processing the claim.

For example, you have suffered an illness or injury on September 30, 2025, you must submit your claim to Canada Life by October 30, 2025, in order for the claim to be eligible for benefits under the Weekly Sick Leave Plan. If you have suffered an illness or injury on September 15, 2025, you must submit your claim to Canada Life by October 15, 2025, which is 30 days from the date of disability.

If I become ill/injured after September 30, 2025, can I file a Weekly Sick Leave claim?

No. If you become ill/injured on October 1, 2025, or later, you will not be eligible to file a Weekly Sick Leave benefits claim. Please consult with your employer/HEB Manitoba regarding HEB's Disability & Rehabilitation coverage.

While I am on a Weekly Sick Leave claim, will my Home Care Benefits coverage continue?

No. Coverage for Life Insurance, Vision, and Dental will end on October 1, 2025.

While I am on a Weekly Sick Leave claim, am I eligible to enroll in HEB Benefits and Pension?

Please contact your Employer or HEB Manitoba.

I was on a Weekly Sick Leave claim which commenced prior to October 1, 2025. I attempted a return to work but was unsuccessful in returning to work for more than 2 weeks. I am now off work again for the same medical reason that initiated my Weekly Sick Leave claim. I did not receive the maximum 78 weeks of Weekly Sick Leave benefits. What should I do for benefits?

As you were unable to successfully return to work, please contact your Case Manager at Canada Life to initiate a Successive Disability Claim. A Successive Disability Claim is a continuation of the first claim for Weekly Sick Leave benefits. Canada Life will review if you are eligible to receive the remaining weeks of benefits under your claim.

What should I do in the scenario above, if I was able to return to full duties and full hours of work for more than 2 weeks, but I am off work again?

This scenario would not qualify for a Successive Disability Claim with Canada Life. Please contact your Employer, HEB Manitoba and/or Union to discuss income replacement options.

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 should you be eligible for additional benefit payments beyond September 30, 2025.

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FOR ADDITIONAL INFORMATION ON HEBP:

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 HEBP, you can also visit HEB Manitoba website:
https://hebmanitoba.ca/home-care-transition