

Understanding Your Collective Agreement

Health Plans - General

This appendix is a summary of the principal features of the Health, Dental, and Drug Plans for eligible employees. The policies between the insurers and Efficiency Manitoba will prevail.

Eligibility:

Employees who have successfully completed their probationary period (students excluded), as well as their eligible dependants.

Eligible dependent defined as follows:

- a spouse, or an unmarried child under age 22 who is not employed full-time and is dependent on you, fully or in part, for regular ongoing support, or an unmarried child who has a disability which prevents the child from being self-supporting and is not eligible for comparable benefits from any other source, or an unmarried child under age 25 who is registered as a full-time student at a school, university, college or similar institution

Child includes, in addition to natural children:

- legally adopted children
- spouse's children
- children for whom you are the legal guardian

Spouse is a person:

- to whom you are married, or
- who you represent as your spouse and with whom you have cohabited for at least the immediately preceding 12 months.

Exceptions:

- under the Dental Plan, orthodontic payments stop when your child turns 19 years of age.

To learn more about your benefits, see the Efficiency Manitoba Collective Agreement on our website at www.998.cup

