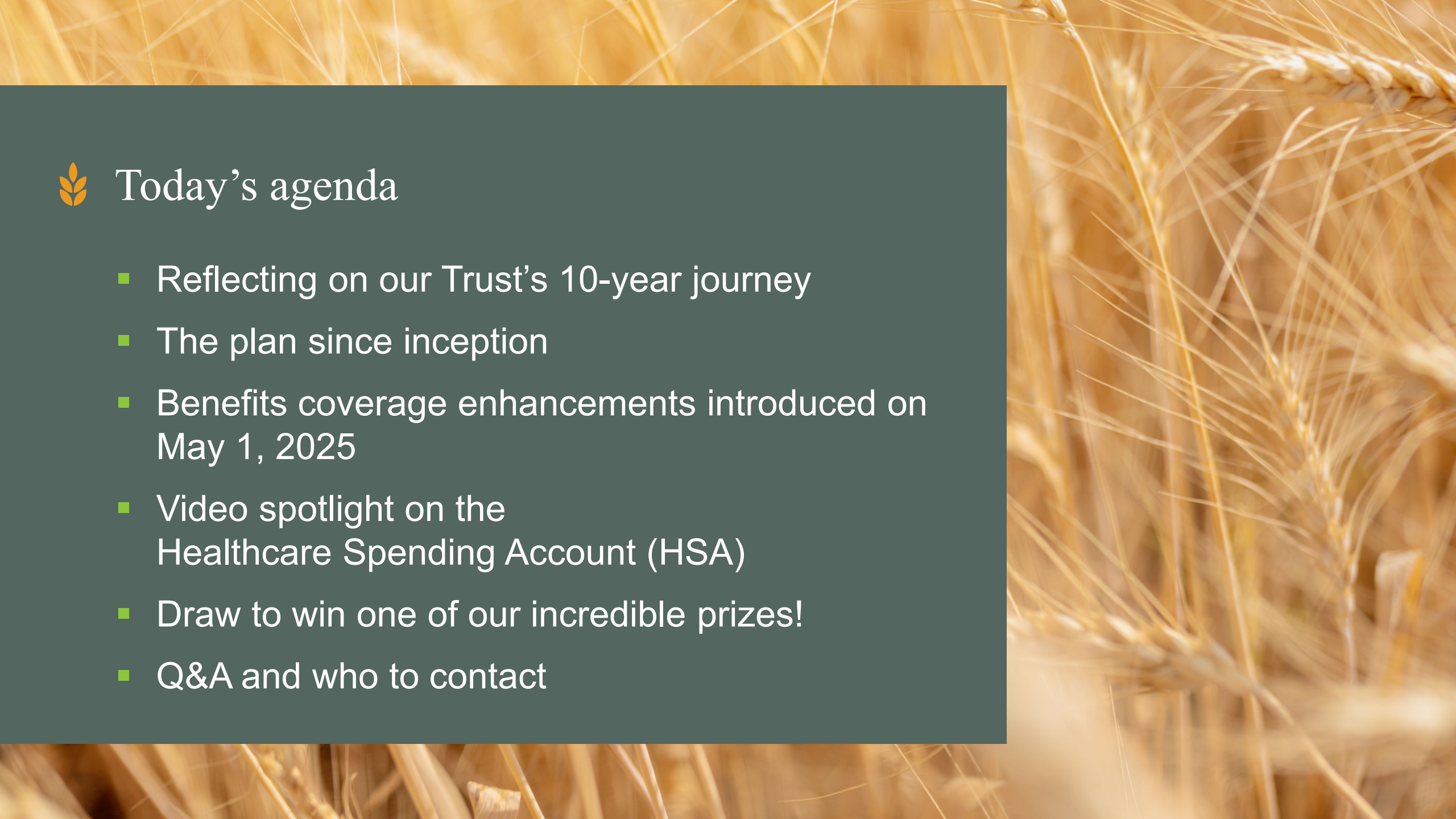




Your Health. Your Benefits. Your Trust.

Celebrating 10 years of benefits together

September 23, 2025



Today's agenda

- Reflecting on our Trust's 10-year journey
- The plan since inception
- Benefits coverage enhancements introduced on May 1, 2025
- Video spotlight on the Healthcare Spending Account (HSA)
- Draw to win one of our incredible prizes!
- Q&A and who to contact



Reflecting on our Trust's 10-year journey

[Click to watch the video](#)



The plan since inception



Our Trust community

676 people covered by the Trust at inception

355 members + **277** dependants + **44** surviving spouses

482 people covered by the Trust as of December 31, 2024

269 members + **168** dependants + **45** surviving spouses

As the group ages, overall healthcare costs will increase, but fewer people will be covered

Youngest member is
60

Oldest member is
103



Trust's total fund size

At inception

\$55.3 million

\$81,805

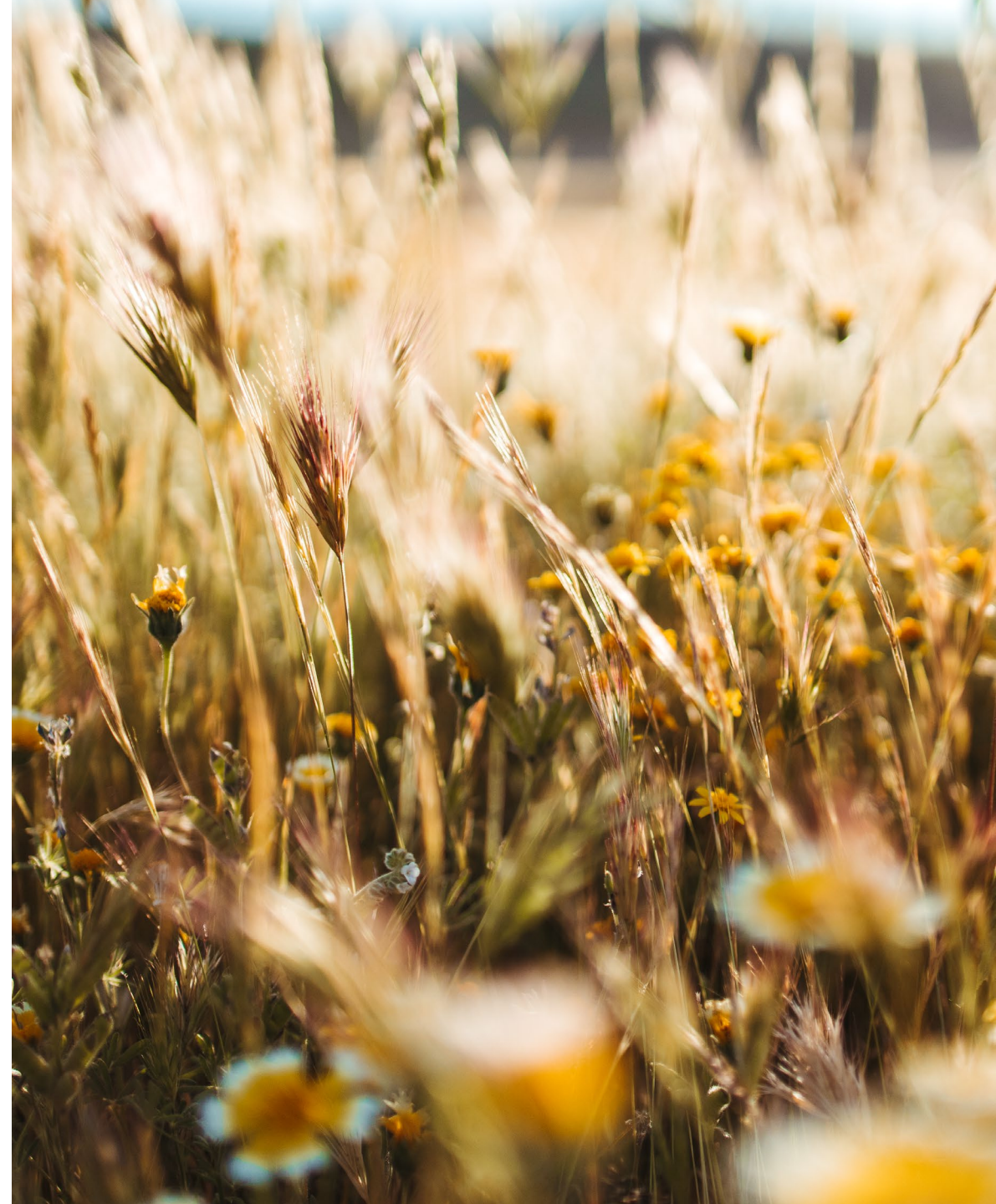
Per covered person

As of December 31, 2024

\$52.6 million

\$109,257

Per covered person





Claims paid by the Trust

Total claims paid
since inception

\$9.7 million

- Life insurance: \$2.9 million
- Health: \$6.8 million

Health claims
paid in 2024

\$1,161,697

- Prescription drugs: 31%
- Dental: 33%
- Extended healthcare: 16%
- HSA: 20%

Life insurance
claims paid in 2024

\$486,100

8 claims paid

🌾 We're still in great financial shape!

Given our strong financial position, we intend to continue to enhance benefits that are:

- Sustainable over time
- Helpful and meaningful to you





Benefits coverage
enhancements introduced
on May 1, 2025



What's new since May 1, 2025

		NEW	BEFORE
	Prescription drugs Non-formulary drug max	\$1,000/year	\$350/year
	Dental care Combined dental max (basic + major services)	\$5,000/year	\$2,500/year
	Vision care Frames, lenses, laser eye surgery	\$750/24 months	\$600/24 months
	Hearing aids	\$4,000/3 years	\$1,000/3 years
	Paramedical practitioners Physiotherapist, chiropractor, social worker	\$1,000/year/practitioner	\$500/year/practitioner
	Athletic therapist	\$500/year	\$100/year
	Medical equipment	\$750/lifetime	\$250/lifetime



Video spotlight on the Healthcare Spending Account

[Click to watch the video](#)

🌾 Coming this November...

Our next mailer, featuring:

Reminders

Eligible HSA expenses and deadlines
for submitting claims

**How to submit your next of kin's or
caregiver's contact info...**

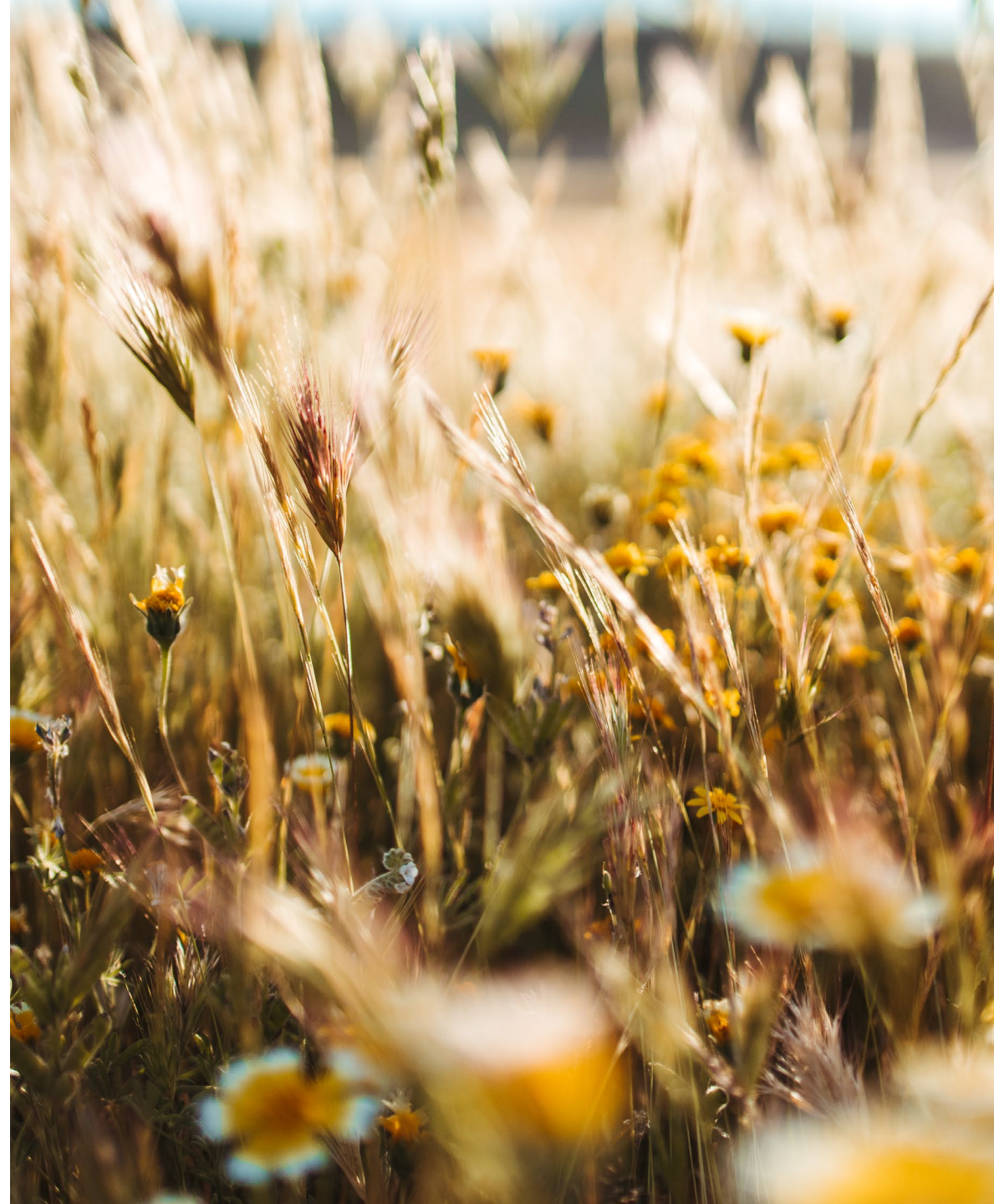
So we can keep them up-to-date on
plan news



 Draw to win!

Apple iPad

**Tim Horton's
gift cards**





Q&A

Or, please chat with a
Manitoba Blue Cross representative



Who to contact



- General questions
- Address changes
- Life insurance claims support

1-800-218-7018
cwbrtrust@aga.ca



- Medical and dental claims or questions

1-800-USE-BLUE
Winnipeg: 204-775-0151
mb.bluecross.ca



- Free, confidential support to navigate chronic disease and elder care challenges

1-866-883-5956

Get all your benefits details and contacts at...

cwbrtrust.ca