

Benefits News

DECEMBER 2025

KEEPING YOU INFORMED: IMPORTANT HSA UPDATES

Correction: Over-the-counter medications are not covered by your retiree benefits plan or HSA

Earlier this summer, you received a guide to our HSA. On **page 4** of the guide, over-the-counter medications (OTCs) were mistakenly listed as an eligible HSA expense. We sincerely apologize for the oversight and any confusion it may have caused.

For a corrected version of the guide, please see the enclosed, and recycle the copy that was mailed to you earlier this summer.

Reminder to spend your HSA funds

This year, we introduced a credit carry-forward feature. Here's how it works:

- If you don't spend the HSA funds that were allocated to your account on January 1, 2025, the unused amount automatically rolls over into 2026.
- However, you must use the carry-forward amount by December 31, 2026, or you'll lose it.

To learn more about the carry-forward feature, see **page 3** of the enclosed **HSA Guide**.

IN THIS UPDATE:

- ✦ Improving the way you submit eyeglass claims
- ✦ Deadlines for submitting expenses
- ✦ Update from our annual member meeting



Need a refresher on the following?

- How your HSA works
- Our new HSA carry-forward feature
- Eligible HSA expenses
- What you can claim

See the enclosed **HSA Guide!**



IMPROVING THE WAY YOU SUBMIT EYEGLOSS CLAIMS

If you're over age 65, you're eligible for the Manitoba government's Seniors' Eyeglass Program, which pays a small subsidy for eyeglasses. Previously, you had to submit your claim to the eyeglass program first before you could submit the remainder to the plan.

Now, that step to submit your claim to the program will be taken care of for you!

When you purchase eyeglasses, simply submit a claim directly to Manitoba Blue Cross, and they'll process the full claim on your behalf.

What you should know about the Seniors' Eyeglass Program

The amount you get reimbursed for is based on a fixed fee schedule, not on the actual amount paid for dispensing fees, frames, and lenses.

One pair of eyeglasses may be claimed every three years—however, it could be more often if a doctor diagnoses a change in vision.

There are other specifications to keep in mind, so before you buy your eyeglasses, consider checking out the provincial website to learn more about the program and how much the province will pay.

For more information about the Seniors' Eyeglass Program, go to gov.mb.ca/betterhealth/health_services/vision.html.



DEADLINES FOR SUBMITTING EXPENSES

Don't forget to submit your eligible expenses from 2025!

Have you submitted your health, dental or eligible HSA expenses this year? Your deadline to submit a claim for eligible products or services that you paid for in 2025 is **March 31, 2026**.

SUPPORT WHEN YOU NEED IT

Authorizing someone to reach out on your behalf

As we get older, it's natural to rely on others for a little extra help and care. If you have someone who may contact us on your behalf, we want to ensure we know who they are.

To make this possible, starting next year, we're going to ask you to complete a form so that we know who can contact us if you're unable. This person could be your spouse, a family member, a loved one, or your power of attorney. Having their name and contact details on file helps us provide the support you need, while keeping your identity and information safe.

More information is coming!

For now, there's nothing you need to do. Watch for full details and a contact information form in the mail next year.

How to submit a claim



Online:

Visit mb.bluecross.ca and sign in to your mybluecross® account.



By paper form:

Mail: PO Box 1046, Station Main,
Winnipeg, MB R3C 2X7

In Person: 599 Empress Street,
Winnipeg, MB

Fax: 204-772-1231



DID YOU MISS OUR ANNUAL MEMBER MEETING IN SEPTEMBER?



If you were unable to join us, or you'd like a recap of the member meeting, see the **Keeping you informed** section on the home page of cwbtrust.ca, or scan the QR code. Highlights of the meeting included:

- Reflections on our Trust's 10-year journey – and the premiere of our plan video.
- A summary of important plan stats since inception.
- An overview of benefits coverage enhancements introduced on May 1, 2025.
- A video spotlight on the HSA and how it works.
- And more!

Want more coverage details?

See the **Quick Reference Guide** that was mailed to you in May, or go online to cwbtrust.ca.



HAVE QUESTIONS? WE'RE HERE TO HELP

If you have general questions about your benefits coverage, address changes, dependant or beneficiary changes:	Contact AGA Benefit Solutions ☎ 1-800-218-7018 @ cwbtrust@aga.ca
If you have questions about your medical or dental claims:	Contact Manitoba Blue Cross ☎ 1-800-USE-BLUE (1-800-873-2583)
If you have questions or feedback about the Trust:	Contact the Secretary of the Board @ info@cwbtrust.ca
For free, confidential support to navigate chronic disease and elder care challenges:	Contact Carepath ☎ 1-866-883-5956

