

Blue Cross Healthcare Benefit Plan

A review of our Blue Cross health care benefit plan with HUB International/Strata Benefits was conducted on April 9, 2019.

Overall, the financial position of our Blue Cross plans continue to be strong, with our Reserve Funding stabilizing all renewal requirements and benefit plan enhancements.

Renewal requirements indicate an overall increase of 0.6%, as follows:

Plan A	0.0% decrease	Monthly change - \$0.00 single/ \$0.00 family
Plan B	-5.0% decrease	Monthly change - (\$0.55) single/ (\$1.09) family
Plan C	0.0% decrease	Monthly change - \$0.00 single/ \$0.00 family
Plan D	1.1% increase	Monthly change - \$1.09 single/ \$2.02 family

Effective May 1, 2019, Plan enhancements include:

Plan D - increase Dental maximum to \$1250 pp/year (from \$1000 pp/yr.)

Plan C - remove \$50 single/\$100 family Prescription Drugs deductible.*

Plan B - increase Extended Health Benefits to 80% (from 70%)

Plan B - add Eye Exam coverage @ 80% to maximum \$100 pp/yr.

Plans B, C, D - increase Orthotics to \$500 pp/3yrs (from \$300 pp/3yr.)

** (deductible reduction effective Jan. 1/2020)*

Contact Blue Cross at 1.800.873.2583 (in Manitoba) or 1.888.596.1032 (outside Manitoba)

Reminder to TRAM Members

When submitting cheques to TRAM for Dues Payment, please remember to indicate the TRAM member name to whom it applies in the comment line.

Thank you for your cooperation...

TRAM Membership Dues

The "Member Status" (1st line) line on your newsletter envelope, indicates your recorded Dues Status at April 15, 2019.

- A+** - 2019 Dues received and Future dues of \$10 or more received.
- A** - 2019 Dues received.
- B** - 2019 Dues are outstanding. (\$10 outstanding)
- C** - 2019 and 2018 Dues are outstanding. (\$20 outstanding)
- D** - 2019, 2018 and 2017 Dues are outstanding. (\$30 outstanding)
- E** - 2019, 2018, 2017 and 2016 Dues are outstanding. (\$40 outstanding)

NOTES:

- TRAM Annual Dues (\$10) are due January 1st of each year.
- Dues received are first applied to a member's outstanding or missed contributions.
- Members with outstanding dues for 4 or more years at year end are considered "Inactive".
- Inactive Members are removed from the mail distribution list.