MCIP

MANITOBA CONSTRUCTION INDUSTRY PLAN

Benefits Built In

2020

Group Health Benefits

Protect your employees, their loved ones, and your business.

What is the MCIP?

The Manitoba Construction Industry Plan (MCIP) is a made-in-Manitoba group benefits plan, owned and operated by Merit Manitoba, offered only to members of Merit Manitoba. It's designed with the needs of Manitoba contractors in mind with coverage and pricing that improve the competitiveness of your business.

Joining the MCIP

Getting started on the plan is easy! Our team is ready to assist you through the process of enrolling your employees and ensuring no one loses coverage. We promise the transition will be as seamless as possible.

And remember, by joining the MCIP, you'll have continued access to the many services Merit Manitoba provides, including

- Open Shop Advocacy.
- Tuition refunds for your apprentices.
- Training programs.
- Wage and Compensation Survey data.
- News and updates on the Manitoba construction industry.
- Networking events including our renowned Merit Awards of Excellence.

We commit to offering you a full suite of services with a focus on exceptional service and Manitoba flavour.

- In house, personalized customer service specialists located in Manitoba assisting only Manitoba members and their employees.
- Merit Manitoba controls design, pricing, management and administration of the plan which means we can offer our members more flexibility and choice.
- Options are now available! MCIP offers three tiers of coverage on the hour bank plan. And if the hour bank doesn't work for you, we can design a custom plan that will!
- Portability between Merit employers will still be available, allowing employees to bring their hour banks with them when changing employers.

For more information or for a free quote, call 204.888.6202 or 204.999.0973

Hour Bank Plan Options

Benefit	Standard	Enhanced	Platinum
Life Insurance	$50,000	$100,000	$120,000
Accidental Death & Dismemberment	$50,000	$100,000	$120,000
Short-term Disability (Optional)	$573 per week (EI max)	$800 per week	$900 per week
Long-term Disability	$2,000 per month	$2,500 per month $3,000 per month after 2 years	$3,000 per month $3,500 per month after 2 years
Dental	80% Basic 50% Major $2,000 per year max 50% Ortho up to $2,000	80% Basic 50% Major $2,500 per year max 50% Ortho up to $2,500	100% Basic 60% Major $3,000 per year max 50% Ortho up to $3,000
Prescription Drugs	80%	80%	100%
Extended Health Care	$300 per year $400 per year for physio	$500 per year $600 per year for physio	$500 per year $600 per year for physio
Vision Care	$75 every 2 years eye exam $200 every 2 years $150 Safety Glasses	$75 every 2 years eye exam $350 every 2 years $150 Safety Glasses	$75 every 2 years eye exam $350 every 2 years $150 Safety Glasses
Employee Family Assistance Program	Short-term counselling and support	Short-term counselling and support	Short-term counselling and support
Travel	$2 million for 60 days	$2 million for 60 days	$2 million for 60 days
Best Doctors	Medical second opinion service	Medical second opinion service	Medical second opinion service

This is a partial list highlighting some of the benefits offered.
Contact us for complete details on all benefits available and for a free quote today!

Office Supervisory Benefit Plan

Benefit	Coverage
Life Insurance	1,2,3 times annual salary, up to $300,000
Accidental Death & Dismemberment	Same as life insurance
Dependant Life Insurance	Spouse - $10,000; Each Dependant Child - $5,000
Short Term Disability (Optional)	Non-taxable plan – 67% of the first $1,000 of weekly earnings, plus 50% of the balance, up to $1,100 per week Taxable plan – 75% of weekly earnings up to $1,100 per week **Maximum benefit period: 17 weeks (120 days)**
Long Term Disability	Non-taxable plan – 67% of the first $4,000 of monthly earnings, plus 50% of the balance, up to $6,000 per month Taxable plan – 75% of monthly earnings up to $6,000 per month.
Extended Health Care	100% coverage for Paramedical Practitioners: $500 in each category, $600 for physiotherapy
Prescription Drugs	80% or 100% prescription drugs
Dental	Option 1: 80% - basic services; 50% major restorative: $2,500 maximum per person combined. Option 2: 100% - basic services: 60% major restorative: $3,000 maximum per person combined Orthodontics – 50% up to $2,500 lifetime maximum
Employee Family Assistance Program	Toll-free 24-hours access to confidential counselling service and support
Vision Care	$75 every 2 years eye exam $350 every 2 years $150 Safety Glasses
Travel	$2 million for 60 days
Best Doctors	Medical second opinion service

This is a partial list highlighting some of the benefits offered.
Contact us for complete details on all benefits available and for a free quote today!

MERIT
CONTRACTORS ASSOCIATION OF MANITOBA

Custom Benefit Plans

Not sure if the hour bank benefit plan works for your business? No problem! With the MCIP, you can build your own custom benefit plan that features wholesale pricing and the protection of large group pooling. One of our consultants would be happy to assist you in designing the perfect plan to keep your business competitive and profitable.

Top-Up Polices

Looking for additional Critical Illness of Disability Insurance for your employees? We offer top-up polices that will augment your standard coverage and help you retain your most important resource – your employees.

Retiree Benefit Plan

Merit offers the option of maintaining your benefits after you've retired. The Retiree Benefit Plan is available to employees who have recently retired and are between the ages of 55 and 89. Individuals must apply within 90 days of their office or hour bank coverage ending. Flexibility of coverage allows you to choose the plan that best meets your needs.

Self Pay Options

Many employers are concerned about their employees in times of layoff, especially when they don't have excess hours in their hour bank. With MCIP, hour bank employees have the option of self-paying for their benefits for up to six months after their hour bank has run out.

Independent Plan

Once self-pay options have been exhausted Merit members have the further option of staying covered under our Independent Plan. Employees and their families will continue to receive coverage for drugs, vision, dental, and extended health regardless of current health condition or pre-existing condition expenses. To be eligible for the Independent Plan, you must have had EHC and Dental coverage with MCIP within 31 days of applying.

Contact MERIT today for details on any of these products.

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