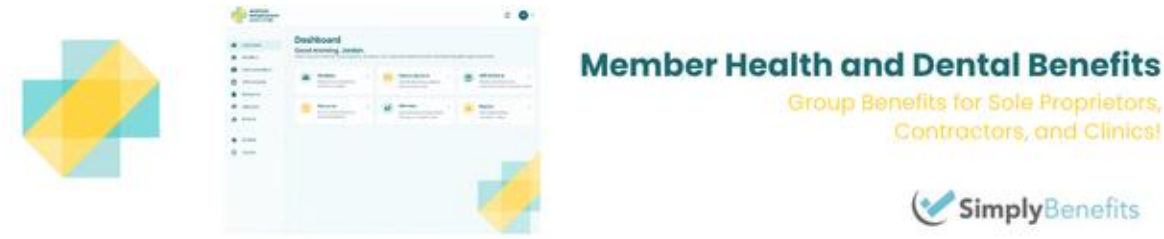
MPA Health & Dental Plan



As a member of the Manitoba Physiotherapy Association, you have access to a competitive Health and Dental plan through our benefits partner, Healthwise Benefits. This plan is for solopreneurs and business owners and their teams.



Comprehensive Health and Dental coverage for you, your family and your team
No medical underwriting - guaranteed acceptance for eligible members
Affordable group premiums with competitive coverage
One simple plan design - easy to understand, easy to use
Digital benefits card in the app for pharmacy and dental visits
You pay 100% of the cost, billed directly by Simply Benefits

Coverage at a Glance

Benefit	What's covered (Class A)
Prescription drugs	80% reimbursement, mandatory generic. $5,000 per person each calendar year.
Paramedical	100% reimbursement, $750 combined per calendar year across all practitioners: physiotherapist, massage, chiropractor, psychologist, psychotherapist, naturopath, and more.
Major health	100% reimbursement. Semi-private hospital, private duty nursing ($10,000/yr), CPAP, orthotics, diabetic & glucose supplies, prosthetics ($25,000 lifetime), and more.
Vision	80% reimbursement. Exam $120 (adults every 24 months); glasses/contacts $200 (adults every 24 months). More frequent for children under 18.
Dental	Basic & routine 80%; dentures, crowns & bridgework 50%. $1,000 combined basic + major each calendar year. Recall every 9 months.
Out of country / province	$5,000,000 lifetime maximum, up to 180 days per trip.
Life insurance	$10,000 flat. Reduces 50% at age 65; terminates at 71 or retirement.
AD&D	$10,000 flat. Reduces 50% at age 65; terminates at 71 or retirement.
Dependent life	Spouse $10,000 · each child $5,000. Terminates at 71 or retirement.



Link attached to below image



Plan Enrollment

Contractors- Enrolling is simple and voluntary - you choose when you want to opt in.
Teams- All Applicable Employees enroll at once.

1. Complete Registration Form
2. Wait to hear from Healthwise Benefits to coordinate your set up
3. Receive Enrollment link from Simply Benefits
4. Benefits are live the 1st of the next month.

Link attached to below images





Clinic Owner?

Custom Coverage Options & Health Care Spending Accounts available for clinic owners who would like to offer to admin and office staff or other employees.

Learn More about: Health Care Spending Accounts

Have a current plan and would like a custom plan- please fill in **this form** and an advisor will reach out to you.

Renewal & Changes

The association reviews the plan periodically- considering the group's claims experience, cost trends, and the insurance market - and the plan may be renewed or adjusted to keep coverage strong and premiums fair.

Being part of a group association plan gives members better negotiating power and more affordable premiums than most individual policies.

Rules of the Plan

A couple of important rules to know:

- *If you cancel and later rejoin, you'll be medically underwritten to re-enroll.*
- *Spouses and dependents must be added within 30 days of a life event (marriage, divorce, or birth of a child). Full details are in your booklet in the member portal.*

Suggested FAQ

Is there a waiting period?

No, coverage begins from day one effective date for members and dependents enrolled.

Do I need a medical exam to join?

No. There is no medical underwriting to enroll as an eligible MPA member.

How do I get paid back for a claim?

Show your digital benefits card at the pharmacy or dentist. Some providers bill Simply Benefits directly; others ask you to pay and submit for reimbursement in the app.

Can I add my spouse or children later?

Dependents must be added within 30 days of a life event (marriage, divorce, or birth of a child). Otherwise, additions may require underwriting.

What happens if I cancel and want to come back?

If you cancel and later rejoin, you'll be medically underwritten to re-enroll.

Continued FAQ- Here

Who do I contact for help?



Katrina Sinclair
Insurance Advisor
Healthwise Benefits Advisory
katrina@healthwisebenefits.ca

Healthwise Benefits