

Your Benefits

VOLUME 1 ISSUE 1

OCTOBER 2008

**SPECIAL
POINTS OF
INTEREST:**

- **Simcoe ETFO** dispensing fee average is **\$10.52**
- The average dispensing fee in Ontario is **\$10.38**
- The average dispensing fee across Simcoe County is **\$10.29**
- **Shoppers** charges **\$11.99** while **Costco** charges **\$4.13**

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The Rising Cost of Doing Business and How Plan Members Can Help

To date, the Simcoe ETFO OTIP Benefits Plan has been able to provide members with a number of benefit improvements since November 1, 2006. Although we have been in a financial position to do this, we are not immune to the cost pressures that all health and dental plans are facing across the country. Growth in pharmaceutical expenses, expensive new technologies, aging of the population and increased consumer demand, all lead to an upward trend in health and dental premiums. We are hoping that by communicating with you, and providing advice on how to help control these increased costs, we will be able to continue to offer the full range of products and services currently included in our benefits package.

Simcoe ETFO negotiates premium contributions, and increases, from the SCDSB, that are used by us in order to operate our health and dental plans. Although the Collective Agreement expired on August 31, 2008, the SCDSB continues to provide the negotiated premium rate. However, at this time there will be no increases in the SCDSB's premium share until a new Collective Agreement is in place. If all of the Simcoe ETFO plan members work together, and do their part to control benefit costs, we might be able to avoid adding additional cost control measures to our dental and health plans.

Plan data indicates the cost of dispensing fees submitted from the pharmacies utilized by our plan members, ranges from a low of \$4.13 at Costco in Barrie, to a high of \$12.00 at the Arcade Pharmacy in Midland. Shoppers Drug Mart Pharmacies all tend to charge the highest fee at \$11.99, while Costco currently charges the lowest fee. In addition to the information provided by OTIP, a simple phone poll was conducted across Simcoe County and we gathered the following information:

Pharmacy	Location	Dispensing Fee
Pharma Plus	John Street, Bradford	\$10.99
Zehrs	Essa Road, Barrie	\$9.99
Wal-Mart	Hwy 12, Orillia	\$8.97
A&P	First Street, Collingwood	\$8.99
IDA	First Street S., Wasaga Beach	\$9.85
Rainbow Pharmacy	Massey Street, Angus	\$9.99
Clinic Pharmacy	Penetang Road, Midland	\$11.00

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Currently the average dispensing fee paid out by our plan is \$10.52. The Ontario average is \$10.38 while the average across Simcoe County is \$10.29. Dispensing fees incurred by SCETF members exceed both the Simcoe average, and Ontario average. We would like to see this average dollar amount decrease. Given this data, we are asking that Simcoe ETFO OTIP plan members patronize those pharmacies that charge a lower dispensing fee.

Members who are taking a medication over an extended period of time can assist us as well by filling up to three months worth of medication at once. In most cases, the pharmacy will charge the same dispensing fee for a one month prescription as they charge for a three month prescription. We ask that members **do not** fill several months' worth of a **newly** prescribed medication. This practice can lead to increased costs to the plan if prescriptions are filled but not used.

If members take an active role in containing dispensing fee charges, it will have an immediate, positive financial impact on our health plan. If plan members don't respond to this request we may have to implement a dispensing fee cap. Any amount charged over and above this cap would become the responsibility of the individual and not the plan. Please note that in making your pharmacy choice you need to ensure that you are not sacrificing quality for cost. A pharmacist's role always extends beyond dispensing medicine.



“You must complete an Overage Dependent Student Form on an annual basis”

Do You Have an Overage Dependent Child?

If you have a dependent child over the age of 21, who is still in full-time attendance at an accredited post-secondary education facility, you must complete an “Overage Dependent Student Form” on an annual basis. This will allow benefits coverage to continue until your child reaches the contract termination age of 25 or until they are no longer in full-time attendance at school. This form can be downloaded and printed from www.otipservices.com. If you experience difficulty in obtaining this form please contact the SCETF Office and we will forward one to your location

Once completed, the form should be mailed to OTIP at the following address:

Ontario Teachers Insurance Plan
125 Northfield Drive West
PO Box 218
Waterloo ON N2J 3Z9

Pre-Determination of Dental Benefits

If you are having dental work completed that is expected to cost more than \$500, a treatment plan should be prepared by your dentist/denturist and submitted to OTIP for approval before the treatment begins. The treatment plan should outline the proposed procedures and itemized charges and it should also include relevant x-rays. The Insurer will review the treatment plan and advise you of the amount payable under this Benefit. Once the treatment plan is approved, the treatment must be completed within 12 months.

For any dental work exceeding \$500 your dentist should file a pre-determination.

Where a range of fees, individual consideration or laboratory charges are included, the Insurer will determine the amount payable. Any pre-determination obtained from the Insurer will only contain information related to the allowable benefits. It does not entitle a Covered Person to benefits where individual maximums or frequency limitations have been exceeded.

CAREpath

CAREpath is a Canadian company that specializes in cancer care navigation. It was founded by leading oncology doctors and nurses who have devoted their entire medical careers to cancer care in Canada and the United States. CAREpath is there to help you and your immediate family members get the emotional and medical support you need in order to deal with a cancer diagnosis, its treatment, and the many issues arising afterwards.

Any SCETF member, actively insured under our OTIP LTD policy, has free access to this program. It is also available free of charge for the insured member's spouse (including common-law partners and same sex couples) and dependant children, up to and including age 25.

It is recommended that you contact CAREpath as soon as you are newly-diagnosed or have a recurrence of a previously treated cancer to take full advantage of this program. CAREpath can help you before and after your first visit to an oncologist through to treatment and recovery.

To access this program and speak with a CAREpath nurse, all you need to do is call 1-800-290-5106. In order to verify your eligibility, you will need your OTIP LTD Policy (L7017) and Division number (901). Any advice provided is strictly confidential and will not be shared with OTIP, any insurance company, or any other party. We believe this is an important service and hope that you and your families find peace of mind knowing this service is available if it is ever required.

Travel Insurance

Our benefit plan covers members while travelling outside of Ontario or Canada for a period of 90 days. If you require medical assistance while traveling, contact the service provider listed on your benefits card as soon as possible so you can be sure you get the care that you need without incurring unnecessary costs. If possible, it is best to do this prior to receiving treatment. The call centre is available 24 hours a day, 365 days a year worldwide.

Our travel insurance will provide up to \$1,000,000 in **Emergency Medical Coverage**. Eligible services provided through our travel insurance include: hospital accommodation, physician charges, private duty nursing, ground ambulance, air ambulance, paramedical services, diagnostic services and prescription drugs among others.

There are several **Emergency Assistance Services** offered through the plan. Arrangements for the following services can be made through the Assistance Centre: assistance in locating a clinic, physician or hospital, confirmation of coverage to the hospital, advanced payment, repatriation, medical monitoring, care of children and many more.



As important as the eligible expenses covered in the plan are the **exclusions** that are listed. There are a number of scenarios under which the insurer will not pay benefits for incurred expenses. These include, but are not limited to: services that are not medically necessary, elective treatment, cosmetic treatment, treatment in connection with or any way associated with parachuting, hang gliding, bungee jumping, mountaineering, cave exploring, participating in professional sports or speed contest by motorized vehicle. If you will be participating in any of these activities you may wish to investigate additional individual coverage.

Please refer to the Benefits page on the SCETF website, www.scetf.org, for a list of contact numbers to use while travelling. Anybody who travels out of province should consult the Deluxe Travel Benefit in the online benefits booklet for complete details of your coverage.

Questions?

OTIP FAQ—How do I know if the drug prescribed to me will be covered?

Call OTIP Benefits Services at 1-866-783-6847 to verify coverage. They will need the Drug Identification Number (DIN) to confirm eligibility.

If you have any further questions regarding benefits please contact Nathan Klaassen at the SCETF office at 705-728-2888, or send an email to nathan@scetf.org. You can also contact OTIP Benefits Services directly at 1-866-783-6847