

RETIREE CAATNIPS

Welcome to the second edition of "RETIREE CAATNIPS". This newsletter is produced on behalf of the CAAT Retiree Group Insurance Advisory Committee. It is designed to keep you informed of changes to your retiree group insurance benefits' plan as well as give you some helpful information with regard to your benefits and how to use them.

In Volume 2 we will bring you up to date on changes to the Extended Health Care (EHC) plan, provide general plan information and identify other initiatives that may impact you as a retiree.

Plan changes effective February 1, 2012

- Generic drugs will be reimbursed at 100% under EHC Plan 1
 - Reimbursement under EHC Plan 1 for generic drugs has been paid at 85%. With this change, and with the use of the drug card, when you have a prescription filled for a generic drug, you will no longer be required to pay anything.

- Repairs to eyeglasses/frames will be covered subject to the plan maximum

On-Line Access for Claims

If you wish to check the status of a claim that you have submitted to Sun Life, it is easy to do by accessing your records on line by following these steps:

- Go to www.sunlife.ca
- Click on "Sign In"
- Click on "My Sun Life"
- Enter Access ID
 - If you do not have access click on **Register Now**
- Enter Password
- Click on "Sign In"

To view the prior edition(s) of RETIREE CAATNIPS, please visit the Council's website at www.theCouncil.on.ca . Click on Benefits Information and then click Retiree Benefits. This will take you to the page that provides a range of retiree related information, including CAATNIPS

"The General Store" - General Plan Information

- Generic Drugs and your pharmacist
 - Pharmacists in Ontario are required to dispense the generic version of a drug that has been prescribed for you where the generic is less expensive than the brand name drug. The exceptions are

RETIREE CAATNIPS

- Where there is no generic version
- When the generic version is not available
- When your doctor writes “no substitution” on your prescription for the brand name version
- Please accumulate claims before submitting as each reimbursement cheque costs the plan
- While it’s always good to get your costs covered by the plan, there are times when claiming an expense is not good for the plan – that’s when it costs the plan more to pay a claim than the claim is worth. Remember, this is YOUR plan.

- What can the drug card be used for, other than drugs?
 - Diabetic needles and related supplies when you purchase insulin using the card. In addition, by using the drug card, the mark-up that the pharmacy can apply will be limited
 - Note: In Ontario, the Assistive Devices Program (ADP) under the Ontario Drug Benefit (ODB) Plan covers needles and syringes for persons 65 or over who require insulin, up to an annual maximum of \$170. Claim through ADP first.

- Vaccines and the drug card do not mix!
 - You cannot use the drug card to purchase vaccines.
 - The CAAT Plan covers vaccines that legally require a prescription. If you do attempt to purchase a vaccine with the drug card you will get a decline message from the pharmacist (despite having a prescription and despite the vaccine being eligible under the plan).

Provincial Medicare Coverage for Smoking Cessation Medications

Beginning August 4, 2011, the **Ontario government** started to fund the smoking cessation drugs Champix and Zyban under the ODB Plan. The two drugs are prescription therapies and meant to be used as part of a comprehensive quit-smoking plan that includes education and counselling.

Quebec has covered anti-smoking drugs since 2000 and Saskatchewan also covers both Champix and Zyban.

Reminders!

- No Travel Insurance coverage under any of the Extended Health Care Plans.
BEST ADVICE: Don’t leave applying for Travel Insurance coverage to the last minute and read the small print. If you have a health condition,

RETIREE CAATNIPS

disclose it up-front so that you understand what coverage you do and do not have prior to commencing your trip.

- Effective January 1, 2010, medications that do not have a Drug Identification Number (DIN) are no longer covered under the CAAT Plans. In January 2010, Health Canada re-classified a number of medications to Natural Health Products and gave them a Natural Health Product Number (NPN).

How You Can Assist in Controlling Plan Costs

- Claim your medical expense under your provincial medicare plan first.
- Claim only the unpaid balances or items ineligible under your provincial medicare plan.
- If you are prescribed a medication for the first time get only a limited supply to ensure that you are not allergic and have to throw them out.
- If you are on maintenance drugs request a 100 day supply which provides a savings on dispensing fees.
- Sign up for direct deposit and for electronic Explanation of Benefits (EOB), this will ensure that you receive your payment if another mail strike occurs and saves paper and postage costs.
- Accumulate claims before submitting as each reimbursement cheque costs the plan (administration and postage).

Did You Know? – Review these steps before you file your Income Tax

- The annual premiums you pay for your Extended Health and/or Dental Care Plan(s) are considered eligible medical expenses under the *Income Tax Act*. Your College will issue you a statement on an annual basis confirming the total premium you paid for these benefits.
- Ask your pharmacist to provide you with a statement of all your claims for the past year. The statement will show what was paid by your provincial plan and what was paid by you or Sun Life (insurer of the CAAT Retirees Plan)
- If you have signed up for access to your records on Sun Life's website, you may print off a statement of all your claims for the previous calendar year showing the amount paid by the plan.
- Use these two statements to track eligible medical expenses not paid by your provincial medicare plan or your CAAT Retiree plan as these may be used as medical expenses when you file your tax return.