

January 29, 2014

Dear Member:

A new agreement between the Health Science Professionals Bargaining Association (HSPBA) and Health Employers Association of BC (HEABC) includes revisions to your drug plan. **This letter includes important information about:**

1. Your Drug Coverage, effective September 1, 2013
2. Your Extended Health Co-Insurance, effective September 1, 2013
3. **Reimbursement Notice: Upfront Payment at Pharmacy Required for Prometrium and Approved Special Authority drugs** until mid-2014 due to system issues impacting pay direct coverage.

Your Drug Coverage

- Your plan now covers 100% of eligible expenses* for drugs listed on the BC PharmaCare formulary, drugs approved by Special Authority, Prometrium, standard oral contraceptives and contraceptive injectables.
- Your plan now covers 50% of eligible expenses* for prescription drugs that are not listed in the BC PharmaCare formulary (also called “non-PharmaCare” drugs).
- If you paid out-of-pocket for a non-PharmaCare drug on or after September 1, 2013, you can apply for 50% reimbursement of eligible expenses.*

Changes to your Extended Health Co-Insurance

- Prior to September 1, 2013, your plan reimbursed 80% of eligible expenses until your cost for drugs and non-drug benefits reached a \$1,000 co-insurance threshold. After \$1000, your plan paid you 100%. Effective September 1, 2013, your drugs are reimbursed as outlined above and drug costs no longer apply to your \$1000 threshold. Your \$1,000 threshold now only applies to your non-drug expenses.
- As a result of this change, your drug costs from September 1, 2013, onward will not be applied to your \$1,000 threshold. If you have already reached the \$1,000 threshold for 2013 due to prescription drug costs, you may fall back below the threshold. Your non-drug benefits will then be reimbursed at 80% until your total spend for non-drug benefits reaches \$1,000.

Notice to Members for Prometrium and Approved Special Authority Drugs: Upfront Payment Required at Pharmacy until Mid-2014.

- Your plan includes 100% coverage of eligible expenses for Prometrium and approved Special Authority drugs. Our system is currently able to reimburse only 50% of eligible costs for these drugs at the pharmacy, but will automatically reimburse the 50% you pay within 10 business days of purchase. You do not need to submit a claim form.
- We will be completing a system upgrade to enable 100% coverage for these drugs at the pharmacy by mid-2014. We apologize for the inconvenience and are committed to addressing this service as soon as possible.

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Notice to Members with Assumed Special Authority

Some physicians – usually specialists – have agreements with BC PharmaCare that exempt them from applying for Special Authority approval for drugs they prescribe. This exemption is known as **Assumed Special Authority**.

If your physician has Assumed Special Authority, do one of the following to have your drug added to your benefit plan:

1. Send in your drug claim to Pacific Blue Cross and write 'Assumed Special Authority' on the pharmacy receipt. We will process your claim and add the drug to your pay direct (ID) card for future prescriptions.
2. While filling your prescription, ask your pharmacist to call Pacific Blue Cross to have this applied to your pay direct (ID) card. We will confirm your physician's exemption over the phone and have it added to your coverage.

After the drug is added to your benefits, you will be reimbursed 100% for eligible expenses for this drug – 50% at the pharmacy counter and 50% in 10 business days. After our system upgrade, 100% of eligible expenses will be covered at the pharmacy.

For all other types of Special Authority, Pacific Blue Cross requires a copy of the BC PharmaCare approval document before we can cover your eligible expenses.

Please visit www.pac.bluecross.ca/hsp to view frequently asked questions about BC PharmaCare Special Authority, including how to apply for coverage.

Where to go for Information

Web: Visit our dedicated HSPBA drug plan website at www.pac.bluecross.ca/hsp

Telephone: Contact us between 8:00am – 4:30pm, Monday to Friday at 604-419-2600 (toll-free 1 888-275-4672).

Please note that Pacific Blue Cross administers the HSPBA drug plan based on the provisions of your collective agreement and is not authorized to change or make exceptions to coverage.

Yours truly,

Pacific Blue Cross

**BC PharmaCare mark-up and dispensing fee limits are 8% and \$10, respectively. Drugs costing more than \$40 per day are limited to a 5% mark-up. BC PharmaCare Low Cost Alternative and Reference Based Pricing limits continue to apply under your plan provisions. Reimbursement is subject to the annual deductible of \$100 per person or family per calendar year.*