



*Participating
Employers
of the Plan*

July 2015 Bulletin from the H&W Trustees

The Trustees of the PPWC – Employer Trusteed Health & Welfare Plan met on June 23rd and would like to update you on a number of items relating to your group benefit coverage.

Trustees

The Trustees welcomed new Trustee Rod Gallant from Local 8, and thanked Wayne Warawa from Local 2, for his service to the Plan.

Health and Welfare Plan Training Session

The Trustees will be holding a training session for Plan Administrators and union and management representatives from the Joint Health and Welfare Committees to ensure that the Health and Welfare Plan is operating effectively. The dates of the Training session are February 23 and 24, 2016.

Pacific Blue Cross Preferred Pharmacy Network

You can receive exclusive savings on prescription drugs and wellness services through Pacific Blue Cross' Preferred Pharmacy Network (PPN). For more information visit www.pac.bluecross.ca/PPN.

The PPN includes British Columbia's most trusted pharmacy retailers:

- Costco
- London Drugs
- Overwaitea Group (includes Save-On-Foods, PriceSmart Foods, Cooper's Foods, Urban Fare)

PPN partners offer superior service and value, including:

- 100-day prescription refills on chronic medications whenever possible
- Discounted or free in-store health and wellness clinics
- Lower mark-ups on high-cost prescription drugs (capped mark-up of 5% on high-cost specialty drugs)
- Preferential dispensing of lower-cost alternatives and generic substitutions
- Help for members to access other sources of funding, such as through the BC PharmaCare Special Authority and patient assistance programs
- Medication reviews and email reminders when it's time to refill

Membership is automatic when you show your Pacific Blue Cross ID card at any PPN location.

As a reminder Pacific Blue Cross has a tool called the Pharmacy Compass that provides members with information regarding dispensing fees and drug mark-up for specific drugs at different pharmacies across British Columbia. You enter in the drug, your location, and the tool will provide you with the average price for the drug at pharmacies in the specified location as well as the dispensing fee for each of the pharmacies listed. Please visit the Pharmacy Compass site at www.pharmacycompass.ca for more information.



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Disability Survey

The Trustees have created a disability survey to be used to collect feedback on member's disability claim experience. Plan Administrators distribute these disability surveys to members upon their return to work from a Weekly Indemnity or Long Term Disability claim.

Travelling out of Province

The Trustees would like to remind you that you should consider purchasing an individual travel insurance plan before travelling out of province.

If you purchase travel insurance from Pacific Blue Cross and incur a claim, the individual travel insurance plan would be the first payor while the extended health plan would be the second payor. This may not be the case if you purchase individual travel insurance elsewhere. The advantage to Pacific Blue Cross' individual travel insurance plan being first payor is that any claims incurred while travelling would not be charged against your extended health lifetime maximum.

If you have a pre-existing condition, you should consult with your individual plan insurer to assess your coverage needs and determine what insurance restrictions apply. For example, the Pacific Blue Cross plan does include several limitations that you should be aware of. If you have any questions or concerns about them you should discuss them with Pacific Blue Cross. Please visit www.pac.bluecross.ca for more information.

Results of 2015 Renewals

The Plan benefits insured with Desjardins renewed effective July 1, 2015. Desjardins provides Group Life, Long Term Disability, and Weekly Indemnity benefit. We have negotiated with Desjardins to decrease the current Group Life rates, however due to poor claims experience, the Long Term Disability rate will increase. As a result, your current contribution for Long Term Disability benefits will increase effective August 1, 2015. There will be no change to your portion of the Weekly Indemnity benefit rate at this time.

Updated trustee meeting date: October 19, 2015.