### HOSPITAL EMPLOYEES' UNION



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## IMPORTANT REMINDER KEEP THIS DOCUMENT FOR YOUR REFERENCE

#### Changes to your Prescription Drug Plan are effective January 1, 2014

Don't get caught with unnecessary, out-of-pocket expenses. Get prepared now.

As of January 1, 2014, only the drugs included on B.C.'s Fair PharmaCare list of generic and brand name drugs will be covered by your extended health plan provider – Manulife.

If you have a new or ongoing prescription it is very important that you talk to your Pharmacist or Doctor **before getting your prescription filled to find out if your prescription is fully covered.** 

(Please note: You can take this letter to your Pharmacist or Doctor to assist you if needed.)

#### What drugs are covered? What drugs are no longer covered?

- In many cases, the drug you are taking will be covered.
- In other cases, the brand name drug will not be covered, but there is a generic drug alternative that is therapeutically equal to the brand name drug that will be covered.
- In certain cases, neither the brand name drug, or the generic alternative drug, is covered.
- In some cases, your Doctor will need to submit a "special authority request" to PharmaCare because some drugs will only be covered for certain, specific medical reasons.

#### How do I know if a drug is covered?

Any Pharmacist can tell you if a drug is covered under PharmaCare, or if your Doctor needs to make a special request. And most of the time, the Pharmacist can switch you from a brand name drug that is *not* covered, to a generic alternative that *is* covered, without you having to see your Doctor.

However, in some cases, the Pharmacist will ask you to talk to your Doctor about your drug therapy options.

### What is a special authority request?

Your Doctor can send PharmaCare a "special authority request", asking that a drug be covered because there is a MEDICAL REASON to do so and there is no drug covered by PharmaCare that is therapeutically equivalent.

If the request is granted, you will receive a letter in the mail from PharmaCare approving the coverage.

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#### You must then send this letter into Manulife.

Manulife Financial Group Benefits Health Claims P.O. Box 1653 Waterloo, Ontario N2J 4W1

Please note: Coverage is effective from the date on the PharmaCare letter. Any costs you may have paid before the date on the letter will not be covered.

### What happens if I choose to keep taking a brand-name drug that is not covered?

If a therapeutically-equivalent generic drug exists, and there is no medical reason why you can't take the generic alternative, you can choose to keep taking the brand name drug. However, your drug plan will only cover the cost of the drug up to the price of the generic. You will have to pay the cost difference.

# Are there any additional costs I should know about when filling a prescription?

The current dispensing fee covered by BC PharmaCare is \$9.10. If your Pharmacist charges more than this amount, you will have to pay for the difference. Different pharmacies charge different fees.

#### Why did we change the way our drugs are covered?

Brand name prescription drugs are a huge cost to our health care system and our health benefits plan.

The PharmaCare tie-in provides a way to stop pouring money from our wage and benefit plan into the profits of Big Pharma, while protecting members' extended health benefits. By encouraging the use of lower-cost generic drugs wherever they are available and therapeutically equal to the brand name equivalent – we are helping to stabilize the rising costs of our extended health benefits plan and safeguard it for the future.

This is why drug plans covering HEU members in the facilities, community health and community social services sectors, as well as health care workers in other health unions (BCGEU, HSA, BCNU, etc.) are also tied into BC PharmaCare.

OTHER QUESTIONS? Please contact your shop steward or servicing representative if you have questions that are not answered here.