

**SPECIAL  
POINTS OF  
INTEREST:**

- **Prescription Drugs** represent 57% of our total extended health expenditure.
- **As more money is** spent on prescription drugs there are fewer dollars available for all other products and services
- **Generic Drugs** contain the same medicinal ingredients as their brand-name counterparts

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## Generic Drugs Revisited

Generic drug costs, and the related “professional allowances” paid by the generic drug manufacturers and received by Ontario pharmacies, have recently been getting media attention. This, once again, brings the cost of pharmaceuticals for Ontarians to the forefront. If planned legislative changes go ahead, the cost of generic drugs should decrease dramatically. However, some pharmacies are threatening to offset the loss of “professional allowances” by decreasing services and/or increasing service fees. This could mean that we will see an increase in dispensing fees. Shoppers Drug Mart, who already charges one of the highest average dispensing fees to our plan, appears to be taking the lead in the fight against affordable generic drugs for Ontarians. I would like to remind members of the Simcoe ETFO Benefits Plan that you have a voice in bringing affordable generic drugs to Ontario. You choose where you shop, fill your prescriptions, and therefore where you spend your health care dollars; we ask that you choose wisely.

Initial data for 2010 indicates that members of the Simcoe ETFO Benefits Plan are currently spending 57% of all extended health dollars on prescription drugs. What does this mean for our plan? As more and more money is spent on prescription drugs, there are fewer dollars available for all other services. Plan design, our behaviour as a group, and possible legislative changes will determine how much money is spent on prescription drugs and therefore, how much money will be available for other products and services.

So how can the SCETF membership help the plan? There are many factors that influence an individual doctor’s prescribing patterns; among these are the safety and effectiveness of the drug. Before your doctor writes a new prescription for you, you can pose the following questions. Is there a cheaper drug, which has the same demonstrated safety and effectiveness, than the drug they may be considering? Alternately, you can ask your doctor if there is a drug with an equivalent generic that could be considered. Once a treatment has been prescribed, and it has been proven safe and effective, you can then ask your physician if a 90-day supply of medication would be appropriate for you. A longer supply of medication can help save money as fewer dispensing fees will be paid out to the pharmacy.

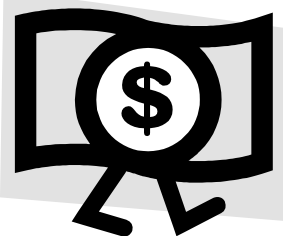
In speaking with Simcoe County elementary teachers, it has become evident that there are some misconceptions about generic drugs amongst the membership. A generic drug contains the same medicinal ingredients as the original brand-name drug, but they are generally cheaper in price. They are widely used in hospitals and are an integral part of Provincial Drug Programs. Generics must meet the same Health Canada standards as the brand-name drug. Manufacturers are required to test each drug batch both during and after production, and must demonstrate that the Generic is equally safe and effective. The non-medicinal ingredients, which give the drug its colour and shape, are most often different than the brand-name. In this case, the manufacturer must also provide research to show that the generic drug meets the standards as set by Health Canada.

As our plan is currently designed, if a generic equivalent drug or medicine is available, the eligible expense will be limited to the lesser of the actual cost of the prescription or the cost of the lowest cost generic equivalent. However, this limitation will not apply if the physician indicates in writing that no substitution may be made for the drug or medicine actually prescribed. In our ongoing pursuit to control costs, we are again asking for your cooperation. SCETF members can assist their Benefits Plan to manage the upward pressure of prescription drug cost increases by taking the generic equivalent, when medically suitable. Alternately, you can discuss with your doctor the safety and effectiveness of an appropriate alternative to more expensive medications. Together, we can work to maintain the current level of benefits we enjoy.



## Holding on to Receipts?

If it is your practice to accumulate several receipts before filing a claim with OTIP, it is important to remember that claims are time sensitive. Written proof of claim, satisfactory to OTIP and/or the Insurer, must be received **NOT LATER THAN SIX MONTHS** following the date the claim was incurred.



Any claims submitted beyond the six month time frame will **NOT BE ELIGIBLE** for reimbursement.

# FeelingBetterNow®

FeelingBetterNow® is a mental health care program that allows you to anonymously and confidentially complete mental health evaluations online. The program generates diagnostic risk maps, care maps and follow-up maps, which you can print and take to your family physician to assist in diagnosis and treatment.

## Program Access

To access this resource, visit [www.feelingbetternow.com/otip](http://www.feelingbetternow.com/otip). To enter the site, you will need your LTD group policy number, L7017-901, and the access code OTIPRAEO.

## Long Term Disability Insurance

### What is the purpose of Long Term Disability Insurance?

LTD Insurance provides members with a financial safety net. The insurance provides you with income and pension plan protection if you are absent from work for long periods of time as a result of illness or injury. The plan reduces the financial vulnerability most members face when confronted with a loss of income during a lengthy illness or injury.

### Why do I need LTD Insurance?

Although the number of people who apply for LTD benefits is relatively low, the claims normally have a high dollar value. In Ontario, for example, two to three percent of the teachers in some areas will receive LTD benefits at some point in their career. Disability is unpredictable. Serious illness may attack the most health conscious members, and even the most cautious people may suffer a disabling accident. The risk of disability is real! Disability can strike at any age, and any time.

- 1 in 3 Canadians will develop some form of life threatening cancer
- 1 in 2 Canadians will suffer from heart disease
- 95 percent of heart attack victims and 75 percent of people who experience a stroke, and survive the initial event are left with some form of disability
- over 45 percent of the new LTD claims received from the education sector fall into the mental/nervous and stress-related categories. According to recent studies conducted by the Canadian Institute of Actuaries, the incidence of mental/nervous and stress-related claims in education is 50 percent higher than the Canadian workforce
- the average duration of an LTD claim is greater than 3 years

### Do I Qualify for LTD?

Under our LTD contract a member would be considered disabled if during the initial assessment period they were unable to perform the significant duties pertaining to their specific assignment due to illness or injury. Our initial assessment period is the waiting period of 120 calendar days, or later expiration of sick leave, plus the next 24 months of disability. If after the initial assessment period a member is unable to be gainfully employed, because of illness or injury, that member would continue to be considered disabled. As long as a member is under the continuous active care and treatment of a duly qualified physician, a benefit will be paid for as long as they remain disabled and are eligible for benefits.

### Who Do I Contact to File a Claim?

To make a claim you must obtain a member Claim Submission Guide from Nathan Klaassen at the SCETF Office and follow the instructions. From time to time, other forms will be sent to you for completion.

### When Do I Make a Claim?

If you are under the continuous active care and treatment of a duly qualified physician and they recommend you take a medical leave, please contact Nathan Klaassen at the SCETF Office at 705-728-2888 immediately.



**CAREpath**  
■ EVERY STEP OF THE WAY



## Why call CAREpath?

**If you or one of your colleagues is living with cancer this important benefit can help.**

**People living with cancer who are comfortable with their care can still benefit from CAREpath when they or their families:**

- Feel wait times for tests or treatments are too long
- Feel appointments are often short or rushed
- Are unsure which questions to ask or have difficulty remembering the answers
- Are not completely satisfied with all the answers to their questions
- Want to know what to expect each step of the way
- Want to find out more about their treating specialists
- Want to understand all the options for tests or treatments
- Feel overwhelmed or are having a really difficult time understanding the impact of the information
- Want to know what is the best standard of care for them
- Want to fully understand the upcoming surgery and post-operative care, or
- Want to minimize the risk of getting cancer again in the future



CAREpath offers you continuity of care. From diagnosis to treatment and into post treatment living, a personal nurse will be there to provide answers, guidance and support. This relationship can last months or years, depending on the individual situation. We recognize that people living with cancer may already be receiving excellent care, but there is no one person who will be there for them every step of the way. Their CAREpath nurse fills this role.

There is no cost for OTIP long term disability (LTD) plan members to use this service. Call 1-800-290-5106 now if you, your spouse or dependant child has recently been diagnosed with cancer. We can help.

**Answers. Guidance. Support.**

CAREpath • 1-800-290-5106 • [info@carepath.ca](mailto:info@carepath.ca)



## Questions?

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](mailto:nathan@scetf.org). You can also contact OTIP Benefits Services directly at 1-866-783-6847.