

Your Benefits

VOLUME 11 ISSUE 1

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SPECIAL POINTS OF INTEREST:

- Simcoe ETFO dispensing fee average is \$10.10
- 50% of Prescriptions are filled by only 20 Pharmacies in Simcoe County
- Dispensing fees vary widely from a low of \$4.13 to \$11.99 and higher
- Shoppers charges \$11.99 while Costco charges \$4.13

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Dispensing Fees: One Year Later

Over the past three years, claims for prescription drugs have represented an average of 40% of our total health and dental costs. Growth in pharmaceutical expenses, expensive new treatments, aging of the population and increased consumer demand, all lead to an upward trend in the cost of prescriptions. We are asking for your continued cooperation to help control these costs. In doing so, we hope we will be able to continue to offer the full range of products and services currently included in our benefits package.

When you go to a pharmacy to have a prescription filled you are charged a dispensing fee each time, over and above the cost of the medication. There is no standard dispensing fee that pharmacies charge and they can vary widely from \$4.13 to \$11.99, and higher. The good news is that since last October, we have realized a small savings as a result of lower dispensing fees charged to our Benefits Plan. Our average paid dispensing fee dropped from \$10.52 to \$10.10 for an average, per prescription savings of \$0.42. These savings are a direct result of your actions. We thank you for your cooperation.

Approximately half of the prescriptions filled under the Simcoe ETFO Benefits Plan are dispensed by only 20 pharmacies across Simcoe County. It was positive to see that of the top 20 pharmacies, five were charging dispensing fees that fell below our average of \$10.10. None of them however, match the lowest dispensing fee of \$4.13 at Costco. These pharmacies, and their average dispensing fee, are listed below.

Pharmacies Charging Less than the Simcoe ETFO Dispensing Fee Average

Pharmacy	Average Dispensing Fee	Location
Lachie Guardian Pharmacy	\$8.18	Lachie Street, Orillia
Shoppers Drug Mart	\$8.41	Mountainview Mall, Midland
Pharmasave Allandale	\$9.75	Essa Road, Barrie
Wray's Guardian Pharmacy	\$9.87	Victoria Street, Alliston
Pharmasave Simcoe	\$9.87	Blake Street, Barrie

Unfortunately, it isn't all good news when it comes to dispensing fees. Of the remaining pharmacies, nine are charging dispensing fees in excess of \$11.00. These pharmacies are listed below. Shoppers Drug Mart continues to process a substantial block of business with our plan while charging some of the highest dispensing fees. The one exception, at this time, is the Shoppers Drug Mart at the Mountainview Mall in Midland.

Pharmacies Charging More than the Simcoe ETFO Dispensing Fee Average

Pharmacy	Average Dispensing Fee	Location
Arcade Guardian Pharmacy	\$11.79	King Street, Midland
Shoppers Drug Mart	\$11.67	Burnside Line, Orillia
Shoppers Drug Mart	\$11.59	Essa Road, Barrie
Shoppers Drug Mart	\$11.58	Bayfield Street, Barrie
Shoppers Drug Mart	\$11.58	Victoria Street, Alliston
Shoppers Drug Mart	\$11.55	Hurontario Street, Collingwood
Shoppers Drug Mart	\$11.50	Yonge Street, Barrie
Shoppers Drug Mart	\$11.41	Orillia Shopping Centre, Orillia
Shoppers Drug Mart	\$11.36	Wellington Street, Barrie
Shoppers Drug Mart	\$11.10	Penetang Street, Barrie
Stuart Ellis IDA Pharmacy	\$11.03	Hurontario Street, Collingwood
Rexall Drug Store	\$10.85	Cundles Road, Barrie
Procure Pharmacy	\$10.81	Bell Farm Road, Barrie
Whitfield's Guardian Pharmacy	\$10.64	Queen Street West, Elmvale

We continue to ask that members who are taking a medication over an extended period of time, assist us by filling up to three months worth of medication at once. In most cases, the pharmacy will charge the same dispensing fee for a one month prescription as they charge for a three month prescription. Please **do not** fill several months' worth of a **newly** prescribed medication. This practice can lead to increased costs to the plan if prescriptions are filled but not used.



The Simcoe ETFO Benefits Plan is asking that, when choosing a pharmaceutical provider, you compare pharmacy dispensing fees. If you don't know what your pharmacy charges to dispense a prescription, be a wise consumer and ask. If members continue to take an active role in containing dispensing fee charges, it will have a positive financial impact on our health plan. Please note that in making your pharmacy choice, you need to ensure that you are not sacrificing quality for cost. A pharmacist's role always extends beyond dispensing medicine.



CAREpath

▶ THE CANCER ASSISTANCE PROGRAM

Answers. Guidance. Support



We'll be there.

We all know someone touched by cancer There is help

Please give this letter to any OTIP Member who has cancer

Cancer patients who are happy with their care still need CAREpath when they or their families:

- Feel wait times for tests or treatments are too long;
- Feel appointments often are short or rushed;
- Don't know what questions to ask or forget the answers;
- Are not completely satisfied with all the answers to their questions;
- Don't know what to expect each and every step of the way;
- Don't understand all the options for tests or treatments;
- Feel overwhelmed or are having a really difficult time;
- Don't know what is the best standard of care for them;
- Don't fully understand the upcoming surgery and post-operative care; or
- Want to minimize the risk of getting cancer again in the future.



CAREpath offers continuity of care before, during, and after treatment and into remission. Even cancer patients who are receiving excellent care need one medical person there to help "every step of the way." Your CAREpath oncology nurse is this person.

As a member of OTIP's LTD Plan, there is no cost to you to use CAREpath. If you, your spouse or dependent child has been diagnosed with cancer, all you have to do is call us now at **1-800-290-5106**

Please place a copy of this letter in your school lunchroom to assist your colleagues with cancer now -- when they need help the most

Answers. Guidance. Support.

www.carepath.ca

Do You Have an Overage Dependent Child?

“You must complete an Overage Dependent Student Form on an annual basis”

If you have a dependent child over the age of 21, who is still in full-time attendance at an accredited post-secondary education facility, you must complete an “Overage Dependent Student Form” on an annual basis. This will allow benefits coverage to continue until your child reaches the contract termination age of 25 or until they are no longer in full-time attendance at school. This form can be downloaded and printed from www.otipservices.com. If you experience difficulty in obtaining this form please contact the SCETF Office and we will forward one to your location

Once completed, the form can be mailed to OTIP at the following address:

Ontario Teachers Insurance Plan
125 Northfield Drive West
PO Box 218
Waterloo ON N2J 3Z9

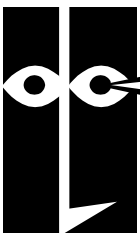
Or Faxed to:

1-866-404-6847

Pre-Determination of Dental Benefits

If you are having dental work completed that is expected to cost more than \$500, a treatment plan should be prepared by your dentist/denturist and submitted to OTIP for approval before the treatment begins. The treatment plan should outline the proposed procedures and itemized charges and it should also include relevant x-rays. The Insurer will review the treatment plan and advise you of the amount payable under this Benefit. Once the treatment plan is approved, the treatment must be completed within 12 months.

Where a range of fees, individual consideration or laboratory charges are included, the Insurer will determine the amount payable. Any pre-determination obtained from the Insurer will only contain information related to the allowable benefits. **It does not entitle a Covered Person to benefits where individual maximums or frequency limitations have been exceeded.**



Be on the Lookout for your New OTIP Pay-Direct Cards

New pay-direct benefit cards will be mailed to you prior to January 1, 2010. It is important that these cards are in your wallet for the New Year as your old cards will not work as of January 1, 2010.

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. You can also contact OTIP Benefits Services directly at 1-866-783-6847