

## EXTENDED HEALTH CARE

### PRESCRIPTION DRUG BENEFIT

You and your eligible dependents are covered for prescription drug charges as follows:

- Prescription drugs must be medically necessary and used to treat a bona fide, serious medical condition.
- Prescription drugs must be prescribed by a licensed physician (M.D.) or dentist or other professional authorized by provincial legislation to prescribe drugs, and dispensed by a registered pharmacist or licensed physician (M.D.) legally authorized to dispense such drugs in Canada.
- Prescription drugs must be approved for sale by the Canadian Government and must contain a Drug Identification Number (DIN).
- Prescribed drugs must be approved and used for the purpose identified by Health Canada and certain controlled drugs are subject to the amount and dosages that may be dispensed, i.e. – narcotics may be subject to a 30-day supply at any given time.
- Prescriptions drugs are limited to a maximum of a 3-month supply at any one time.
- Eligible opioids medication will be covered up to a lifetime maximum benefit of \$50,000.
- You and your eligible spouse will be provided a **Prescription Drug Benefit Card** that you **must present to your pharmacist** when purchasing your prescription drugs for you and your eligible dependents.

### PRESCRIPTION DRUG BENEFIT CARD

Once you satisfy the eligibility requirements, you and your eligible spouse will be provided with a Prescription Drug Benefit Card to be used as follows:

- For the purchase of all your eligible prescription drug expenses.
- It is critical that the Administrative Agent have complete, accurate and up-to-date information on you and your dependents.
- In the event your Prescription Drug Benefit Card does not work at the pharmacy due to incomplete information, please contact the Member Services Department **Toll Free at 1-888-790-3534.**
- **If you are not in benefit at the date of your prescription drug purchase, your Prescription Drug Benefit Card will not work and you will be required to purchase the medication directly at the pharmacy.**
- Should your Prescription Drug Benefit Card not function at the pharmacy and you are in benefit, you may purchase the medication and submit the drug receipt along with a completed claim form for assessment to Member Benefit Card Services Department.

- Should you choose not to use your Prescription Drug Benefit Card and purchase eligible drugs with cash, debit or credit card, the pharmacist may charge you in excess of what is eligible through your Prescription Drug Benefit Card and you will be responsible for these excess charges. It is imperative you use your Prescription Drug Benefit Card to assist in controlling the costs the pharmacy/pharmacist levies.
- Prescribed drugs must be approved and used for the purpose identified by Health Canada.
- Certain drugs that are medically necessary and appropriate for the plan to cover need to be pre-approved prior to purchase. Please contact the Member Services Department at 1-888-790-3534 for more information.

## **WHAT PRESCRIPTION DRUGS/MEDICATIONS ARE NOT ELIGIBLE**

The prescription drug plan does not reimburse the following:

- Drugs that can be purchased as over the counter medication or without a prescription.
- Drugs that are associated with dietary, anti-obesity, health foods, nutritional products, anabolic steroids, experimental drugs, vitamins, supplements, homeopathic medications, injectables, fertility, and erectile dysfunction.
- Drugs that are used for non-medically necessary purposes and provided directly by a physician or hospital.
- Prescribed drugs for sale in Canada not approved by Health Canada will not be reimbursed by the benefit plan if purchased outside of Canada.
- Lost, damaged, stolen or spoiled prescription drugs **will not** be covered by the drug plan.
- Any drugs purchased outside of Canada.

## **GENERIC SUBSTITUTION**

Many brand name drugs on the market have a generic equivalent. In Canada, a generic drug has the same active ingredients as the brand name drug.

It is recommended that you ask your physician to prescribe a less expensive generic equivalent drug if one is available. This does not mean that your health care will be negatively impacted because, in Canada, the generic drug has the same active chemical ingredients as a brand name drug.

Generic substitution is the substitution of a less expensive drug for the originally prescribed brand name drug. This can be done by the pharmacist without the consent of your physician and is the normal practice of many pharmacists for a limited number of drugs.

## **DISPENSING FEES**

Dispensing fees are a significant cost to the member and the benefit plan. Members can help keep costs down by shopping around, as some drug stores can charge more than twice as much as others.

## **TRILLIUM DRUG PROGRAM**

The Trillium Drug Program helps to cover the cost of drugs if your drug costs are high compared to income level. Serious illnesses can have higher than normal drug costs; therefore, a member can combine benefits from the Program and their benefit plan to cover up to 100% of costs along with a deductible. The Trillium Drug Program covers drugs that are approved under the Ontario Drug Program (ODB).

The following criteria are to be met in order to qualify:

- The LiUNA Local 183 Members Benefit Drug Plan does not cover 100% of the prescription drug costs;
- Must have valid coverage through the Ontario Health Insurance Plan (OHIP);
- Must not be covered under the Ontario Drug Benefit (ODB) Program.

For more information on the Trillium Drug Program, please call 1-800-575-5386.

## **ONTARIO DRUG BENEFIT (ODB) PROGRAM**

Active members living in Ontario that are over 65 years of age can qualify for the Ontario Drug Benefit (ODB) Program, a government paid prescription drug expense program that provides access to about 4,400 drugs. The Members Benefit Drug Plan will reimburse members the \$100 Ontario Drug Benefit deductible and up to a maximum of \$6.11 per prescription for Ontario Drug Benefit dispensing fee charges.

Pharmacies will coordinate reimbursements directly with the Ontario Drug Benefit Program.

For more information on the Ontario Drug Benefit (ODB) Program, please call 1-866-811-9893.

## **OHIP+ YOUTH PHARMACARE PROGRAM**

Prescription drug expenses for youth age 24 and younger are reimbursed by the OHIP+ Youth Pharmacare Program, a government paid prescription drug expense program that provides access to about 4,400 drugs. Eligible youth must present a valid OHIP health card and pharmacies will coordinate reimbursement directly with the OHIP+ Youth Pharmacare Program.

For more information on the OHIP+ Youth Pharmacare Program, please call 1-866-532-3161.

## **EXCLUSIONS AND LIMITATIONS**

No benefit will be paid for:

- For drugs, sera or injectible drugs when administered in a hospital setting, whether administered on an inpatient or outpatient basis.
- Any expenses incurred and submitted for cosmetic/lifestyle purposes.
- If the payment is prohibited by law.
- That a covered person may obtain as a benefit under any governmental plan or law.
- For which no charge would have been made in the absence of this coverage.
- Expenses submitted more than 18 months after the date of service are not covered.
- Expenses incurred outside of Canada will not be eligible for reimbursement.

No amount will be paid for any charge incurred that results from or is contributed by:

- War, whether declared or not.
- Insurrection, rebellion or participation in a riot or civil commotion.
- Purposely self-inflicted injury.
- The commission or, attempt to commit, an assault or a criminal offence.

## **GENERAL INFORMATION**

The eligibility and benefit provisions set out above are general and for information only. The benefit booklet is not, in itself, a legal contract. The terms and conditions of the insurance policies take precedence in case of dispute. Should you require further information on eligibility or benefits, please contact the Administrative Agent.