



## ***A Message from your Health Care Committee – January 2017***

The last few years have been very challenging for everyone involved in delivering healthcare in Canada, in managing private Health Care plans like ours and for those of you who need or require treatment and services from medical agencies. Costs for medical services continue to rise and Governments are faced with the dilemma of trying to improve services and manage infrastructure and costs.

We as pensioners, also contribute to the Governments future worries. Today, 1 of every 7 of us Canadians is over 65. BUT, in just 20 years that will be 1 in 4! When CN got started about 100 years ago, the average life expectancy was about 55 years of age. Today, we live on average to about 82 and the number of us reaching 100 is doubling every 10 years. While changes in how you manage your lifestyle is contributing to us living longer, it also comes with extra strain on the government health care systems and services provided in the country.

So what does this mean for our CNPA Health Care Plan for CN Pensioners? Your Health Care Committee of volunteers is constantly looking at what can be done now and over time to manage future cost increases and thereby managing your premiums. As governments reduce or limit certain services, our costs go up. Prescription drug costs continue to rise each year. A couple reasons, Doctors are prescribing more and actual drug costs are rising. In addition, some new or essential medical treatments can cost our plan for one individual over \$10,000, \$50,000 and even \$150,000 per year. Prescription Drugs account for over 80% of our CNPA Health Care Plan for CN Pensioners expenses.

Twice a year, we look at trends, cost issues and analysis and make decisions going forward. We decide on how to balance increases with usage and fees and deductibles. Our plan is one of only a few in Canada which currently has no lifetime or annual maximums. As a user pay plan, the premiums we receive from you members in each province must fund the costs incurred by that provinces members. In the past few years we have been able to keep premium increases in single digits on average. We may need to change our approach in the future to ensure the plan stays viable for many years to come.

In 2017, we will start working closer with our provider Blue Cross on programs designed to better assist our highest users in managing their symptoms, medications and treatments. We will also utilize their program which works with the Provinces and regulatory agencies to manage which new drug treatments will be covered by plans such as ours.

Managing your personal health is the best way to reduce your costs and get you closer to that magical age of 100. It will also have a positive impact to our plan. As we move forward, we are hopeful that our efforts to manage the high cost use of our plan will allow us to keep premium increases in a reasonable range.

Please go to CNPA National Website area for health care from time to time to see articles and links related to managing health issues and even saving costs.

<http://www.cnpensioners.org/healthcare.cfm?hc=a>

I have included the names and contact information of our 2017 Committee members. Please feel free to contact them if you have questions or comments on the plan and its provisions.

Best of Health

Blake Olson – Chairperson

	<b>Representative</b>	<b>Alternate</b>
Atlantic Region	Walter Agnew (506) 855-2191 91 Poirier Drive Moncton, NB E1C 7R9 waltera@nb.sympatico.ca	Earl Garland (506) 384-4825 65 Whitfield Trites Rd Moncton, NB E1G 3G9 garland.earl@gmail.com
Quebec Region	Arthur St. Hilaire (819) 820-2848 2605, rue Vaudreuil Sherbrooke, QC J1J 2M6 a.n.sthilaire@gmail.com	Philippe Wojtowiez. Tel: 418-407-0580 2330 de la Grande Ourse Quebec, QC G3E 0B6 pwojtowiez@videotron.ca
Ontario Region	George Oommen (905) 827-3370 2228 Overfield Road Oakville, ON L6M 3S8 george_oommen@sympatico.ca	Roger McDevitt (705) 632-1012 1222 County Road 8 RR 5 Campbellford, ON K0L1L0 rogermcdevitt@gmail.com
Prairie Region	Linda Schram (204) 255-5636 29 Sonora Cr Winnipeg, MB R2N1B2 klschram@mts.net	Albert Delbaere (204) 256-8419 17 Halparin Dr Winnipeg, MB R3X 1Z9 albert1@mymts.net
Mountain Region	Blake Olson (Chairperson) (604) 744-5599 36-3800 Golf Course Drive Abbotsford, BC V3G0A7 blanche556@msn.com	Michael Petrescu (250) 561-1685 2765 Upland St Prince George, BC V2L 2W4 mi1685@telus.net
National Council Representative	Yves Bourdon (450) 655-8338 1014 Leon-Ringuet Boucherville, QC J4B 8E9 <a href="mailto:yvesgbourdon@aol.com">yvesgbourdon@aol.com</a>	