

Dear CN Pensioner:

**PLEASE NOTE: All CN Pensioners should read the following information carefully and pay attention to it. CNPA is attempting to hold increases to a minimum but without your help it is extremely difficult.**

The annual financial analysis of your Health Care Group Insurance Plan was recently concluded. You will find enclosed a table of the premium rates for **British Columbia** residents effective January **1, 2017**. We remind you that this analysis takes into account the level of claims observed during the previous year and the financial impact on your plan of recent changes in provincial health care programs. In order to meet the pre-payment requirements, the new monthly premiums will be deducted from your December 2016 CN pension for coverage effective January 1, 2017.

If you wish to maintain your current coverage, there is no need for you to do anything. However, if you wish to change your option (with some exceptions) or cancel your participation, **you must inform Blue Cross in writing at: Blue Cross, Administration Department, P.O. Box 1330, Montreal (Quebec) H3B 3K9, or via email at: [administration@medavie.ca](mailto:administration@medavie.ca). If you are not clear on your options call Blue Cross at 1-866-660-7670.**

**There are no plan design changes for 2017.**

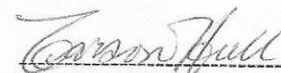
Following are some tips that will help you gain some savings, improve the service and help control costs under your Health Care Group Insurance Plan:

1. Please use your Direct Pay Drug Card to purchase your prescribed drugs.
2. It is your right to shop around to obtain the best price for your medication as prices vary from one pharmacy to another. **Ask your Pharmacist what his dispensing fee is! The dispensing fee at some Pharmacies is \$5 per script or even less.**
3. If you take a maintenance drug, remember that you should request a 3 month or 100 day supply and save on both the dispensing fees and the per script fees.
4. Do not hesitate to ask your doctor or pharmacist for the generic equivalent of a brand name drug.
5. For all other medical expenses (other than drugs), you may continue to submit your claims using the paper claim form or you can submit your request for reimbursement by using the Blue Cross Eclaims system through your computer or your smart phone and the money will be deposited directly into your bank account. You must join the Blue Cross Direct Deposit system for this to work. (Joining is quite easy)
6. **Please submit your claims as soon as possible** after you incur the expenses as they must be received no later than **April 30<sup>th</sup>** following the calendar year in which the expenses were incurred. Late submission will result in the non-payment of your expenses. If you are part of the Blue Cross direct deposit your refund will be in your bank account much quicker!
7. **Blue Advantage:** The Blue Advantage program offers savings on medical and vision care products and services, but also many other products and services offered by participating providers across Canada. Please visit [www.blueadvantage.ca](http://www.blueadvantage.ca) for the list of eligible products and services
8. **Finally**, if you have a question or are not sure if your claim was handled correctly please contact your CNPA Health Care Committee Representative or Alternate in your area.

We encourage you to send us your comments and suggestions that may help us improve our service to you.



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