

PLEASE NOTE: You should read the following information carefully and pay attention to the Plan design changes effective January 1, 2018. Also pay particular attention to the attached important document, which explains the changes to the way certain specific drugs will be managed.

With continued cost management, the Plan results in 2017 were generally positive in most provinces with an overall average increase of just 1% on January 1, 2018 when compared to 4 – 8% observed in the market. A couple of provinces continue to incur elevated numbers of HIGH Claimants which will result in double digit increases to their premium rates.

You will find enclosed a table of the monthly premium rates for **British Columbia** residents effective January 1, 2018. When we determine each province's premium rates every year, we take into account the total value of the claim costs divided by the number of plan participants plus anticipated program increases in the upcoming year as a result of increased drug or other costs. The new premium rates will be effective with your pension cheque issued in December 2017.

If you wish to maintain your current coverage, **DONT DO ANYTHING**. However, if you wish to change your option (within the normal Plan restrictions), 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**. If you have questions on your options call Blue Cross at 1-866-660-7670. If you are writing or emailing or phoning please provide your Plan number 93115, your Pin Number, full name and the change you are requesting. Blue Cross must RECEIVE your request by November 30, 2017.

The following plan design changes will be implemented on January 1, 2018.

- Coverage for Athletic Therapy under the Extended Health Care provisions (within the current annual maximum applicable to physiotherapist);
- Removal of the OUT-OF-CANADA Travel provision for trips of 5 or less days. Thus, you are strongly encourage to buy individual out-out-country coverage, even for short trip duration;
- Specific exclusion for Marijuana use.

The most significant change in our Plan will be the introduction of a program managed by Blue Cross which controls the introduction of **new or specialty drugs** into the Canadian marketplace. Blue Cross's experts review potential benefits of these new drugs versus what is currently available. Provincial governments also manage their drug programs in a similar way. "MAP" as we call it, will provide ongoing savings to our Plan costs, which will help avoid or reduce future increases. While a very small percentage of our Plan members could be affected, special transition measures will be implemented to ensure they continue to get their appropriate medications. **The ATTACHED document provides more insight into this change, please read it.**

When submitting your claims - for medical expenses (other than drugs using your Blue Cross card), you may use the Blue Cross E-Claims computer system which results in direct bank account deposit or you may continue to submit your claims using the paper claim form. Please submit your claims as soon as possible after you incur the expenses. 2017 claims must be received no later than April 30, 2018 or they will be rejected.

The Blue Advantage program continues to offer 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 for the list of eligible products and services.

Finally, if you have a question or are not sure if your claim was handled correctly please contact your CNPA Health Care Committee Representatives in your area.

UPDATE TO YOUR DRUG PLAN

As of **January 1, 2018**, your CNPA plan will switch to a managed formulary to ensure you get the best value out of your health benefits. The managed formulary is a list of drugs that have been approved for coverage by the Medavie Blue Cross Medication Advisory Panel (MAP)



What happens if I'm already taking a drug prior to January 1, 2018?

The drug will continue to be covered. No further action is required.

What happens if my physician prescribes a new drug after January 1, 2018?

Before purchasing a new drug, make sure it is covered by your plan. Use the Blue Cross Member portal or the mobile application to confirm, or call us at 1-888-873-9200.

What do I do if a drug is not approved for coverage under the managed formulary?

Contact your doctor to discuss alternative treatments. You can also choose to purchase the drug out of your own pocket. It's up to you.

Why change to a managed formulary?

A managed formulary ensures access to quality care and the long-term financial stability of your CNPA plan.

What is the Medication Advisory Panel?

The panel is comprised of physicians, pharmacists, pharmacoeconomic specialists, actuaries and other drug and insurance experts. The panel reviews and makes recommendations on all new drugs and approved indications on the market. The panel follows a comprehensive and thorough process to maintain that fine balance between medical necessity, drug efficacy and plan affordability.

Questions?

We are happy to answer any questions you may have. Call our Customer Contact Centre at 1-888-873-9200.

