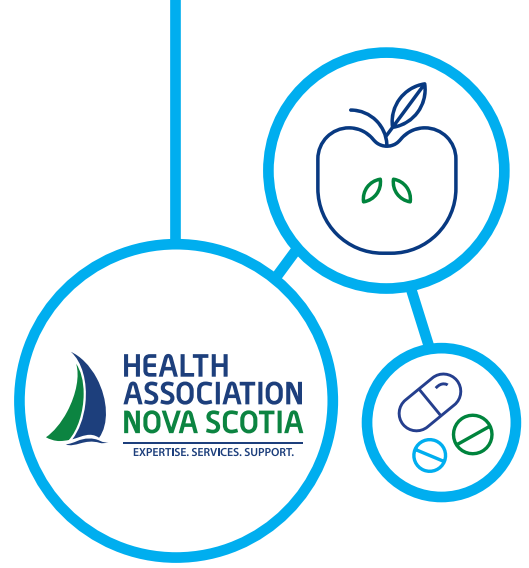


WISE CHOICES FOR ALL OF US

We are committed to providing plan members with excellent coverage as well as competitive and sustainable rates. High claims use and rising drug costs have an impact on the rates that you and your employer pay. While some factors are beyond our control, there are things that we all can do to help manage costs. The following information shows how much health premium you pay and how your claims dollars are spent. It also has some tips on what you can do to help keep premiums low. We all have a role to play. Working together we can ensure our plan meets the needs of health care workers, remains affordable and is sustainable for years to come.



HOW ARE YOUR CLAIMS DOLLARS SPENT?



61%

Drug claims

OF ALL DRUG CLAIMS

60%

Traditional Drugs

40%

Specialty Drugs

39% : Paramedical and other health claims



SPECIALTY DRUGS ARE HIGH COST/ HIGH COMPLEXITY DRUGS LIKE REMICADE

DID YOU KNOW?

DRUGS AND TREATMENTS COST MORE AND ARE BEING PRESCRIBED MORE OFTEN

\$ \$ \$



OUR DRUG COSTS WENT UP 8% IN 2017 ON TOP OF 9% IN 2016

WHAT LAST YEAR'S PREMIUMS AND CLAIMS LOOKED LIKE

| PREMIUMS | HEALTH - SINGLE COVERAGE | | | HEALTH - FAMILY COVERAGE | | |
|-------------------|--------------------------|----------|-------------------|--------------------------|------------|-------------------|
| | Employee | Employer | Total | Employee | Employer | Total |
| 65/35% cost share | \$462.00 | \$858.00 | \$1,320.00 | \$1,063.44 | \$1,974.96 | \$3,038.40 |

TOTAL AVERAGE ANNUAL CLAIMS PER EMPLOYEE

TOTAL PLAN: \$2,399



DRUGS ONLY: \$1,470



PARAMEDICAL ONLY: \$604



VISION CARE & OTHER SERVICES: \$325

PARAMEDICAL CLAIMS

25%

Chiro & Physio

25%

Counselling & Other Services



50%
Massage

DID YOU KNOW?

PARAMEDICAL COSTS INCREASED 12% IN THE LAST YEAR

WHAT CAN YOU DO TO HELP?

BE AWARE OF YOUR PLAN USAGE



MAKE WISE CHOICES SO THE COVERAGE IS THERE WHEN WE REALLY NEED IT, SUCH AS IF YOU ARE INJURED.

PLAN MEMBERS ALL PAY THE SAME PREMIUM REGARDLESS OF HOW WE USE THE SERVICES.

TALK TO YOUR PHYSICIAN ABOUT LIFESTYLE CHANGES THAT MAY HELP YOU PREVENT OR IMPROVE HOW YOU DEAL WITH CHRONIC DISEASE



SMALL CHANGES LIKE MANAGING YOUR IDEAL WEIGHT OR INCREASING ACTIVITY MAY REDUCE THE NUMBER OF MEDICATIONS REQUIRED AND IMPROVE YOUR OVERALL HEALTH.

USE OUR PREFERRED PROVIDERS FOR LOWER OUT OF POCKET COSTS

LAWTONS AND LOBLAWS

TAKE MEDICATIONS AND TREATMENTS AS PRESCRIBED TO AVOID RELAPSE OR FURTHER INJURY. NOBODY WANTS TO BE SICK LONGER!



TALK TO YOUR PHARMACIST ABOUT LOWERING DISPENSING FEES TO KEEP YOUR BUSINESS (AND YOU CAN TOTALLY BLAME US)



ASK YOUR DOCTOR TO PRESCRIBE MAINTENANCE DRUGS IN 90-DAY INCREMENTS.

YOU CAN SAVE A LOT OF DISPENSING FEES BY HAVING FEWER REFILLS!



WHAT ARE WE DOING TO KEEP COSTS DOWN?



We promote the use of generic medications that provide equal health benefits, where available, as an important tool to help keep drug costs lower.

Did you know that there can be significant savings even between generic drugs? i.e. a switch to the lowest cost generic alternative can, in some cases, save the plan hundreds of dollars per year.



HANS Group Benefits Solutions Service and the Provincial Group Benefits Advisory Committee are working on initiatives as follows:

- Reducing low value spending and waste
- Encouraging smart shopping and smart prescribing
- Leveraging our buying power for better prices
- Promoting healthy outcomes and adherence to therapy
- Focusing on chronic disease management

