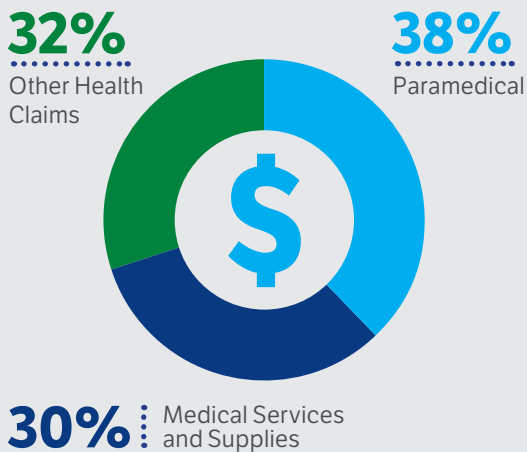


# WISE CHOICES FOR ALL OF US

We are committed to providing plan members (retirees and their dependents) with excellent coverage as well as competitive and sustainable rates. High claims use has an impact on the rates that you pay. While some factors are beyond any control, there are things that we all can do to help manage costs. The following information shows how your claims dollars are spent and 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 retirees, remains affordable and is sustainable for years to come.



## HOW ARE YOUR CLAIMS DOLLARS SPENT?



**PARAMEDICAL CLAIM COSTS WENT UP 23% IN 2017 ON TOP OF 59% IN 2016**

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

## DID YOU KNOW THE AVERAGE CLAIMS LAST YEAR WERE AS FOLLOWS:

**TOTAL AVERAGE ANNUAL CLAIMS PER RETIREE**

**TOTAL PLAN: \$754**



**PARAMEDICAL ONLY: \$290**



**MEDICAL SERVICES & SUPPLIES: \$231**



**VISION CARE & OTHER SERVICES: \$233**

## PARAMEDICAL CLAIMS

**43%**  
Chiro & Physio  
**16%**  
Counselling & Other Services



**41%**  
Massage

### WHAT ARE WE DOING TO KEEP COSTS DOWN?

HANS Group Benefits Solutions Service and the Provincial Group Benefits Advisory Committee continue to work on initiatives that help in sustaining and reducing the future costs of your benefits. Progress updates will be provided this time next year.

