

Bulletin



Going “Green” makes life easier



Finally, a “Go Green” message that is as much about your convenience as it is about the environment. It’s a simple message, but one that can really make a difference.

Sign-up today for direct deposit, paperless statements and the paperless Bulletin!

There are a number of advantages to signing up for direct deposit and paperless statements. It saves time, puts money back in your pocket faster and you will be doing your part to reduce our collective environmental footprint.

Over half a million Public Service Health Care Plan members have already signed up, and thousands more are joining every month.

With direct deposit and paperless statements:

1. You will receive an e-mail confirming your claim has been processed.
2. Your claim statement will be posted to your member services account (i.e. all statements for the last 18 months).
3. Most importantly, you get your money faster. Your claim payment will be in your bank account within 24 to 48 hours. No waiting, no hassles and no mail.

Sign up today – it’s easy!

If you already use on-line member services, sign in at www.sunlife.ca/pshcp. Once you are signed in, select “Update direct deposit” from the “Take me to...” drop-down menu, enter your banking information and e-mail address and hit **done**. It’s that easy!



TABLE OF CONTENTS

- ▶ Going “Green” makes life easier 1
- ▶ Sign up today – it’s easy! ... 1
- ▶ Your PSHCP Bulletin can “Go Green” too!..... 2
- ▶ New look, new features at www.sunlife.ca/pshcp 2
- ▶ Coming January 1, 2012 – Use your PSHCP benefit card to buy insulin pump supplies ... 3
- ▶ Less smoke, better wellness: Your health care plan goes beyond drug coverage 3
- ▶ Rising drug costs: easy ways to save 4
- ▶ Eligibility audit 4



Sun Life's website is completely secure, so you can enjoy the benefits of direct deposit with the peace of mind that all of your confidential information is protected.

If you do not currently use on-line member services, you will need an Access ID and password. There are two ways to get these.



ON-LINE

- Go to www.sunlife.ca/pshcp, click “**Register Now**” and follow the instructions. You will need your PSHCP contract number and your certificate number; both are on your PSHCP benefit card and any of your claims statements.
- To ensure your privacy and security, Sun Life will send your password to you by mail.



BY TELEPHONE

Call the Sun Life Financial Customer Care Centre at 1-888-757-7427 or 613-247-5100 in the National Capital Region Monday to Friday 6:30 a.m. to 8 p.m. ET, and a representative will set up your online access.

Your PSHCP Bulletin can “Go Green” too!

If you are reading a paper copy of this Bulletin, you can take this green initiative further by providing your e-mail address when you sign into member services. By doing so, you are telling us you prefer to receive communications electronically. When the next issue is published, you will receive an e-mail informing you that a new Bulletin has been posted to the website.

Currently 300,000 members receive paper copies of the Bulletin twice a year. This translates into about five million sheets of paper in 2011 alone. Help us minimize the amount of paper we use and plan costs.

The paperless trend

In the future, we will be introducing more paperless options as we look for new ways to more effectively manage the plan and help ensure its long term sustainability.

New look, new features at www.sunlife.ca/pshcp

Visit us at www.sunlife.ca/pshcp, to see our clean new look and a host of new features that you can access easily from the home page.

You will find the most recent electronic issue of the PSHCP Bulletin along with a link to all archived editions, a link to Frequently Asked Questions on different topics, plus other information about the plan.

There is also a useful direct link to our Positive Enrolment tool. It is your responsibility to update your personal information if you experience any change (such as if you have a child or get married) and now it is easier than ever to keep up to date – right from the link on the home page.

While the look of the site has changed, there is no change to how you sign in. Please continue using your Access ID and password.

Enjoy the new features!

Coming January 1, 2012 – Use your PSHCP benefit card to buy insulin pump supplies

Beginning January 1, 2012, most insulin pump users will be able to purchase supplies with the PSHCP benefit card. This new convenience will be available to more than 95% of current insulin pump supply claimants.

The following insulin pump supplies are covered under the plan and can be purchased using your benefit card:

- **Infusion sets**
- **Insulin Pump Cartridges**
- **Reservoirs**
- **Sub-Q-Sets**

- **Adhesive tapes**
- **Tubing**
- **Dressings**

EXCEPTION: If you are a member in Ontario who qualifies for the quarterly grant through the Assistive Devices Program, you will not be able to use your benefit card for insulin pump supplies. These claims must be manually processed. Please continue to send your insulin pump supplies claims by mail – you will find no change to your current levels of coverage or reimbursement.

Reminder on member co-payment

The PSHCP reimburses 80% of eligible expenses once you have paid the annual deductible. When you use your card at the pharmacy, your receipt shows the amount you pay – the deductible, if any, and your 20% share of the overall cost. You cannot submit a claim for this out-of-pocket amount because the amount eligible under the plan has been processed through the card.

Less smoke, better wellness: Your health care plan goes beyond drug coverage

There is no doubt that your PSHCP coverage can be critical in helping you manage existing health conditions, whether through medications, therapies, or other means. But you should also know that there are proactive elements to the plan that are designed to provide greater wellness in your life today – and help you maintain good health for the future. Smoking cessation aids are one of these elements.

The plan pays to help you quit

If you are a smoker and you need help to quit, you should know that smoking cessation aids, also known as nicotine replacement therapy products, are a covered expense under the drug provision of the Plan.

These aids include:

- oral prescription drugs
- nicotine patches, pads, gum and inhalers

The reasonable and customary charges of these are reimbursed at 80% up to a life-time maximum of \$1,000, as long as they are prescribed by a physician or a dentist and are dispensed by a pharmacist.

While we have come a long way in reducing the rate of smoking, the fact is that its effect on employee health and wellness continues to be significant today. Talk to your doctor about the smoking cessation therapies that might work best for you.

Did you know?

- > There are approx 6 million adult smokers in Canada.

Source: Statistics Canada: Canadian Community Health Survey 2005, 2011

SMOKERS...

- > Are more likely to report being overwhelmed by stress*
- > Have a life expectancy 13.9 years lower than a non-smoker**

*2010 Sun Life Canadian Health Index™

** 2011 Heart and Stroke Foundation Report on Canadians' Health.

Rising drug costs: easy ways to save

Drug costs have been rising at the fairly rapid rate of about 9.1% annually between 1985 and 2008, according to the Canadian Institute for Health Information.

You may not realize the impact that these rising costs have on you, and the importance in doing your part to manage drug costs under the plan.

How does this impact you, and why should you care about rising drug costs when your plan covers 80% of your eligible expenses?

To begin, there is the 20% that the plan does not cover. Many plan members can maintain their current drug therapies while saving hundreds of dollars each year just by taking steps to manage drug costs.

In terms of the plan as a whole, drug claims represent 68% of the PSHCP costs. If drug costs continue to escalate unchecked, at some point current coverage levels become unaffordable and unsustainable. And that is a lose-lose situation that no one wants.

Steps you can take

Here are three key ways that you can help manage prescription drug costs for both you and the plan:

1. **Buy generic equivalent drugs whenever possible.** Talk to your doctor or pharmacist about whether generic equivalents exist for any brand name drug you are currently taking.
2. **Shop around for the best dispensing fee.** The dispensing fee is the amount pharmacies charge to help cover their professional services when they fill a prescription – and these fees can vary widely.
3. **Ask for 100 day (3 month supply) for chronic medications, such as those for high cholesterol, high blood pressure, or diabetes.** This will allow you to fill your prescriptions less often and pay less dispensing fees.

When it comes to managing drug costs, it is in everyone's best interest to work together to keep plan costs reasonable thereby ensuring current benefit levels remain sustainable.

Why are drug costs rising?

- An aging population with an increase in chronic medical conditions;
- The earlier diagnosis and treatment of health problems due to regular screening and diagnostics;
- The availability of new and more expensive drug treatments, such as those using “biologic drugs” made from human or animal proteins;
- Patient-driven demand for prescription drugs due to advertising and greater consumer information now available online.

Eligibility audit

Member eligibility audits

The PSHCP is the largest employer-sponsored health care plan in Canada, covering over 1.5 million individuals. Ensuring that claims are being paid on behalf of eligible plan participants is responsible plan management. Sun Life will soon be introducing eligibility audits, asking a random sample of members with family coverage to provide documents supporting the eligibility of their dependants identified through positive enrolment.

Should you be contacted, you will be asked to provide Sun Life with supporting documentation to prove the eligibility of your dependants. Depending on the type of dependant (i.e., child, spouse, student, etc.) different supporting documents will be requested by Sun Life. The privacy of your personal information will be protected at all times.

Your cooperation is greatly appreciated to ensure the sustainability and responsible management of your plan.

The *PSHCP Bulletin* is produced by the Federal Public Service Health Care Plan Administration Authority to provide benefit and administrative information about your health care plan.

If you have any questions about the content of this bulletin, or would like to change your mailing address for future bulletins, please contact Sun Life at 1-888-757-7427 toll-free from anywhere in North America or 613-247-5100 in the National Capital Region.

