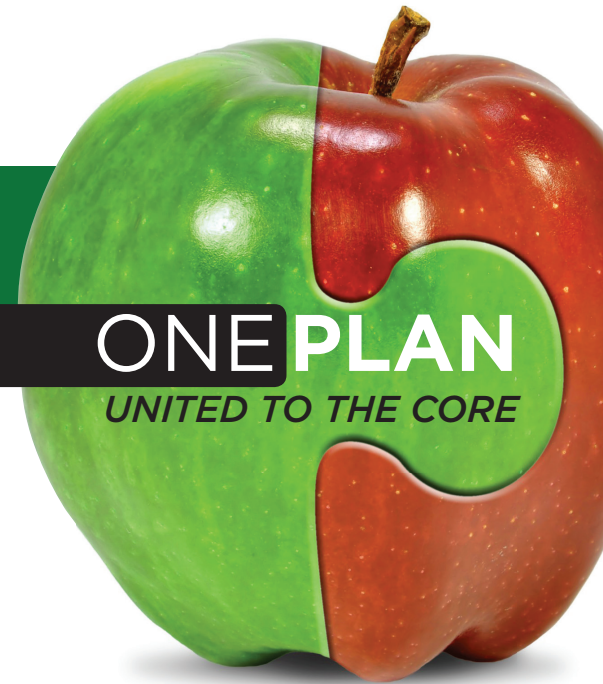


CUPE EDUCATION WORKERS' BENEFITS TRUST



ONE PLAN
UNITED TO THE CORE

Spotlight on: Prescription drugs

For total plan costs, you have a cost share for Health and Dental of 4%, 50% or 100%, depending on your regularly scheduled work hours (see your **Benefits Guide*** for details).

However, as a CUPE EWBT benefits plan member, your plan covers 100% of eligible prescription drug costs, with no annual maximum and no deductible.

Understanding your drug coverage

Eligible drugs are those requiring a written prescription, according to the *Food and Drugs Act of Canada* or provincial legislation. Your coverage includes contraceptive drugs, preventative vaccines, sexual dysfunction drugs (up to \$300 per benefit year) and fertility drugs (up to a \$12,000 lifetime maximum).

Your plan also covers injectable drugs, including vitamins, insulins and allergy extracts, and the syringes you use to self-administer them. For diabetic supplies, disposable needles for use with non-disposable insulin injection devices, sensors for continuous and flash glucose monitoring devices, lancets and test strips are all part of your coverage.

The Trustees want to make sure your plan is there for you whenever you need it, today and in the future. As noted above, it's a generous plan that covers items such as preventative vaccines and sexual dysfunction drugs that may not be covered by similar plans.

Part of the way the plan maintains cost control and ensures it's there for you in the future is through **mandatory generic substitution**. This means you will be reimbursed based on the lowest-cost drug available to treat a condition (usually a generic drug). If there is a medical reason that you must take the brand-name drug, then you will need to have your doctor fill out the *Request for Brand Name Drug Coverage* form and submit it to Great-West Life for approval.

The plan covers a maximum dispensing fee of \$11. This is a generous aspect of your coverage as well, and should be enough to cover the dispensing fee at most pharmacies. However, make sure you know what your pharmacy charges and consider shopping around if it charges more. The plan also limits dispensing fees on maintenance medications (i.e., medications you take on an ongoing basis, for chronic conditions) to six per benefit year. Ask your doctor for a 90-day supply: not only will this help manage plan costs, but you'll also benefit from the convenience of refilling your prescription less often.

To help determine whether coverage is provided for some services and supplies, Great-West Life has a list of items and services it deems requires prior authorization. The process of prior authorization is meant to help make sure a service or supply is a reasonable treatment for you or your dependant.

*Benefits Guide available on the CUPE EWBT website.

As well, similar to the approval process for brand-name drug coverage, if the use of a lower cost service or supply is reasonable, you or your dependant may have to provide evidence to Great-West Life as to why the lower cost offering cannot be used before coverage is provided for the higher cost option.

Health case management is a mandatory program for you or your dependant if you apply for prior authorization of a

supply or service. The program includes consultation with you and your doctor to understand the recommended treatment plan: comparing, alongside with your doctor, the recommended treatment plan with alternatives that represent reasonable treatment; identifying opportunities for education and support to your doctor; and monitoring treatment adherence by you or your dependant.

Making claims - Helping you get your money back in your pocket sooner

When you need to make a Health or Dental claim, here are some tips to help ensure you get your reimbursement in a timely manner:

- 1. Use your benefits card** - Your benefits card covers the cost of drugs directly at the pharmacy for a smoother and faster claim submission process.
- 2. Go green** - While there are some exceptions, most claims can be submitted online or using the Great-West Life app. It requires no waiting for postal delivery, means less paper to keep track of, is better for the environment...and did we say, it's a lot faster?!
- 3. Provide all required information** - Instead of having to resubmit your claim, or wasting time clarifying missing information, keep the process simple by making sure you've included all the necessary information before you submit it.

If you're looking for more information on your benefits

plan, then start with the **CUPE EWBT website**. You'll also find more details and helpful resources on our plan providers' websites:

- **OTIP plan member website:** www.otip.com
- **Great-West Life GroupNet for Plan Members:** www.greatwestlife.com

For questions on **Health, Drug, Dental and Out-of-Country coverage or claims**, be sure to call Great-West Life's dedicated CUPE EWBT line at 1-866-800-8058 (Monday to Friday, 8 a.m. to 5 p.m. EST). You'll get faster service through this number than through the general line.

For questions on **benefits eligibility and costs**, contact OTIP Benefit Services at 1-866-783-6847 (same hours of operation). Both OTIP and Great-West Life offer services in languages other than French and English, if needed.

A primer on pregnancy and parental leave

As a CUPE EWBT member, you now have some added support if you go on pregnancy and/or parental leave. In line with recent changes to Ontario's *Employment Standards Act*, you can maintain your benefits coverage while on pregnancy and/or parental leave of up to 18 months (formerly 12). The usual cost share (4%, 50% or 100%, depending on your regularly scheduled work hours) will still apply.

Provider update: Great-West Life is becoming Canada Life

As you may have heard, Great-West Life - the insurer for your Life, Health and Dental benefits under CUPE EWBT - is changing its brand to Canada Life. The new brand will launch in early 2020.

What does this mean for CUPE members?

It's important to understand that nothing is changing with your benefits or the way you access them. Your benefits under the CUPE EWBT will still be with Great-West Life; just under a new name. You'll continue to submit claims the way you do now, and any Great-West Life tools or resources that you're currently using (including your GroupNet login and call centre contact info) will stay the same.

All that is changing is you'll see a new logo, and a new look and feel, on the insurer's website, app, forms and other materials, starting in 2020.

Have questions?

Find out more about the rebranding at greatwestlife.com/welcome. For claims-related questions, please continue to call 1-866-800-8058 or visit GroupNet for Plan Members.

Taking a trip? Don't forget your benefits card!

If you find yourself facing a sudden and unexpected medical issue while travelling, your Travel Assistance benefit provides access to multilingual assistance with finding physicians and healthcare facilities in the area, and making travel arrangements. Just call the phone number listed on the back of your benefits card for the country you are in. They will confirm your coverage and coordinate services for you. For more information, see the emergency medical travel brochure at www.cupe-ewbt.ca/resources.

A final word

This bulletin has been prepared exclusively for eligible CUPE workers in the province of Ontario. It is not intended to be comprehensive or to provide advice. If there are any differences between the information provided in this bulletin and any legal documents that govern the delivery of benefits, the legal documents will apply. The CUPE EWBT Trustees have sole discretion to modify any or all plan terms, including benefits levels, eligibility conditions, premium share, limits and co-pay amounts.