

Pay less for prescription drugs

Shopping around for the lowest dispensing fee, the fee your pharmacist charges to fill a prescription is one easy way to cut your prescription drug costs.

As this chart shows, fees can vary greatly from one pharmacy to the next. Your benefit plan pays up to \$6.00 for dispensing fees. **You pay any amount above this cap.**

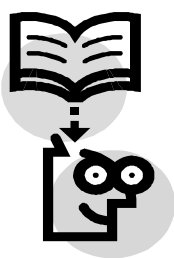
You can save even more by reducing the number of times you have to pay a dispensing fee. Buy a 90-day supply of medications you take regularly and spend less time visiting the pharmacy.

*Pharmacies must provide service to all Manitobans, so anyone can go to a Costco pharmacy.

Average Dispensing Fees in Manitoba	
Pharmacy	Fee
Costco*	4.47
London Drugs	8.38
Walmart	8.64
Superstore	9.60
Sobeys	9.77
Zellers	10.23
Safeway	10.78
Pharmex Rexall	11.00
PharmaPlus	11.47
Shoppers Drug Mart	11.74
Independents	11.96
Pharmasave	12.13

Help prevent fraud and abuse

Insurance fraud and abuse affects all of us. Even a small number of false claims can cause rates to increase or affect the amount of coverage you receive. Insurance fraud or abuse includes altering receipts, making claims for services you didn't receive, or receiving a refund for an item Blue Cross has reimbursed.



Steps to reduce health plan fraud and abuse include:

- Protecting the information on your benefits card
- Never signing a blank claims form
- Checking that your claim matches the services you receive
- Reporting a provider who offers to alter your claim information to meet your benefits coverage

If you suspect fraud or plan abuse, report it to Manitoba Blue Cross anonymously at 1-877-998-TIPS (8477) or by email at protectyourplan@mb.bluecross.ca.



What drugs are covered?

The Plan covers drugs that are listed in the **Manitoba Pharmacare Formulary**, a list of therapeutically effective drugs of proven high quality.

Brand name drugs that have a lower-cost, therapeutic or generic equivalent drug might not be on the formulary. If you are prescribed a drug that is not covered, or has been delisted and replaced, your pharmacist can substitute the covered equivalent.

If your doctor believes you need a drug that is not included on the formulary he or she can apply for a Pharmacare *Exception Drug Status*. If approved, this drug will be covered by the plan. Approval is given for a one to three year period, after which your doctor can apply for a renewal.

Cut costs through the Blue Advantage

Blue Advantage offers savings on vision care and other health-related products and services when you visit a participating merchant. The program provides point-of-sale discounts, even if the item or service is not covered under your plan.

Present your Blue Cross ID card at a participating partner and ask about the Blue Advantage program.

Visit www.blueadvantage.ca.

Did you know...

Your coverage is based on the calendar year, not the school year?

Plan coverage maximums for items like drugs, massage therapy or chiropractic services run from January 1 to December 31 of each year.

You should immediately report any changes to Manitoba Blue Cross?

If a personal event occurs that affects your coverage, such as the birth of a child, you should let Manitoba Blue Cross know within 31 days to ensure your coverage matches your circumstances.

If you retire or leave on June 30, you are covered until August 31?

Your coverage is extended to end of summer.

Vision Care is available to a bargaining unit's members on a compulsory basis, if the group votes to enroll?

Opting out is allowed only if you are covered under an alternate group plan. Speak to your bargaining unit for more information about getting Vision Care.

Retiring soon? Follow these steps

The Plan offers health coverage for retirees, so it is important to plan ahead to prevent any disruptions in coverage as you transition into retirement.

- Get a brochure and application from TRAF if you are a teacher or the division if you are a member of the support staff and complete it fully.
- Send the form to Manitoba Blue Cross with a void cheque.
- You pay your premiums monthly to Blue Cross through direct withdrawal from your bank account.

Pharmacare protects you from high drug costs

It is everyone's responsibility to care for themselves and their loved ones, but some illnesses or injuries require costly medications that the average family cannot afford.

The Manitoba Pharmacare Program protects families from "catastrophic" medical costs by providing 100% coverage once your prescription drug costs exceed a set maximum. This maximum, which is called your deductible, is calculated based on a percentage of your Adjusted Total Family Income, comprised of your and your spouse's income (if applicable), minus \$3,000 per dependent.

Each year in April, Manitoba Pharmacare resets your deductibles. See the chart above for current deductibles.

Annual Deductible for Prescription Drugs	
Adjusted Total Family Income	Deductible
\$25,000	4.13%
\$50,000	4.93%
More than \$75,000	6.17%



For more information or to calculate your deductible, go to the Pharmacare website at www.gov.mb.ca/health/pharmacare.

For More Information...

Blue Cross

(204) 775-0151
(800) 873-2583

www.mb.bluecross.ca



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