

## Lower premiums and higher benefit maximums in 2012

Thanks to positive claims experience, your health plan premiums will be 2.2% lower in 2012.

Each year, benefit premiums are determined based on changes in the plan costs as well as expected benefit use. A review of claims on your plan over the last year showed that they were lower than expected, largely because of increased use of generic drugs.



### ***Benefit maximums change for athletic, occupational and physiotherapy***

In 2012, athletic therapy and physiotherapy benefits will have a combined total benefit maximum of \$850 per person per year. The maximum occupational therapy benefit will be \$150 per person per year.

The change regroups the benefits and adds to each maximum. The annual maximum benefits are currently \$700 per person for physiotherapy and \$150 per person for athletic and occupational therapy combined.

### ***Maximum benefits for hearing aids will double***

The maximum benefit for hearing aids in 2012 will be \$1,000 every three years, up from \$500 every three years.

### ***Monthly premiums effective Jan. 1, 2012***

Single: \$76.30

Family: \$152.60

### ***Message from the Benefits Chair***

The MTS Extended Health Plan experienced another good financial year. We are excited about the upcoming increase in drug coverage for members in the voluntary and retiree plans, along with increases of coverage to Athletic

Therapy/Physiotherapy and Hearing Aids. These have been a result of the positive financial results while allowing no change to premiums in the voluntary plan, a reduction in the mandatory plan and a modest increase to the retiree plan premiums.

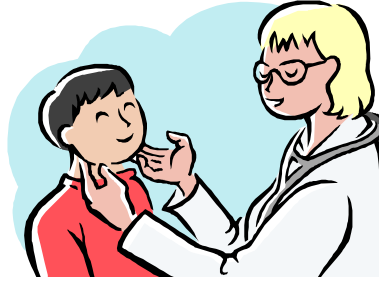
**John Ehinger, Chairperson**  
**MTS Group Benefits Standing Committee**

### ***A snapshot of plan activity for 2010-11***

- The Health Plan has 35 participating MTS Teacher Associations' and School Divisions, 11,900 active and retired teacher members; 2,000 active and retired non-teacher members
- There was a 4.1% increase in active enrolment and a 3.3% increase in retiree enrolment
- Claims increased by 3.9%
- Claims and administration costs were \$14,073,925

## Getting through flu season

Although most people recover from the flu in about a week, each year the flu and its complications send an average of about 20,000 Canadians to hospital, and between 2,000 and 8,000 Canadians die.



There are simple but effective strategies to avoid the flu including washing your hands frequently, coughing and sneezing into your arm, staying home if you do get sick, and getting an annual flu shot.

According to the Public Health Agency of Canada (PHAC), flu shots can prevent influenza in 70% to 90% of healthy children and adults when there is a good match between the vaccine and the circulating flu strains. Full protection against influenza takes about two weeks from the time you get the shot and lasts six months. The best time to get your shot is between October and December.

Visit the PHAC's FightFlu website ([www.fightflu.ca](http://www.fightflu.ca)) for more flu-related information.

Plan Usage Statistics for 2010–11	
Benefit	Claims Paid
Prescription drugs	59.6%
Massage therapy	14.6%
Physiotherapy	7.4%
Chiropractor	7.0%
Ambulance	2.1%
Orthotics	1.6%
Foot Care	1.5%
Psychologist	1.4%
Eye exams	1.4%
Other	3.4%

### Did you know?

You can get a copy of your benefits booklet on the MTS website. Hard copies are also available on request at your school division.

## Considering costs: prescription drug prices

A recent review of prescription drug use by MTS Provincial Plan members shows that one pharmacy offers significantly lower pricing on prescription drugs.

Prescription prices are made up of dispensing fees and ingredient costs - you only see the total price. Costco's average dispensing fee in 2010 was approximately 40% of the provincial average (\$4.42 vs. \$10.95). In addition, a sampling of the most-used drugs showed their average ingredient cost was 14.5% lower than the average of all other pharmacies.

Since the premiums you pay are based on claims costs, and since you pay 20% of the prescription cost and any dispensing fees over \$6, you may want to consider filling your prescriptions at Costco if there is a location in your area. You do not need a membership to purchase prescriptions at Costco.

### For More Information...

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