

Prescription Drug Plan

1st *choice*

**A benefits
program for
managers and
non-union
employees**

Alberta
PERSONNEL
ADMINISTRATION OFFICE

1st Choice

Prescription Drug Plan

The Prescription Drug Plan offers a choice of Core or Enhanced coverage. The cost of Core coverage is shared 50/50 between you and the Employer. If you want Enhanced coverage, you pay a higher premium. For premium information, refer to your *1st choice Premium Rate Sheet*.

Summary of Benefits

	Core Coverage	Enhanced Coverage
Percent Covered	80% of the cost of approved drugs; Least Cost Alternative (LCA) policy in effect (see Core Coverage below).	80% coverage on the first \$5,000 of claims paid per person, then coverage is at 100%.
Types of Prescriptions Covered	The prescribed drugs or prescription drugs of Least Cost Alternative (LCA) on the Alberta Blue Cross Drug Benefit List. Restricted coverage on prescription drugs which can be purchased over-the-counter.	All prescription drugs on the Alberta Blue Cross Drug Benefit List.
Maximums	Annual maximum of \$25,000 per person per year. Up to \$500 per person per lifetime for smoking cessation products.	No annual maximum. Up to \$500 per person per lifetime for smoking cessation products.

Opt Out — No Coverage: If you choose, you may opt out of coverage from this plan.

Claims Administrator: All claims are administered by Alberta Blue Cross.

Benefit Year: July 1 to June 30.

Core Coverage

Core coverage will reimburse for prescribed drugs or drugs of Least Cost Alternative (LCA) on the Alberta Blue Cross Drug Benefit List. This means the plan will reimburse you for the cost of the LCA where there is such an alternative. LCA's contain the same active ingredients, in the same amounts and the same dosage form as a corresponding brand name product. LCA's, like all prescribed drugs in Canada, are manufactured to standards set by Health Canada. It is possible, however, that an LCA may not be the appropriate drug in all instances.

Many drugs do not have a Least Cost Alternative. If you choose Core coverage and your prescription does not have an LCA, you would be reimbursed on the basis of the price of the prescribed drug. If you purchase the brand name drug and there is an LCA, the plan will pay on the basis of the LCA.

The Core coverage also has a limited defined list of prescribed Over-The-Counter (OTC) drugs which are accepted under the plan. Most OTC products which have a written prescription would not be covered. The accepted limited list of OTC products includes specific single entity antihistamines, single entity decongestants, one antiseptic and one antibiotic, all commonly prescribed by physicians. The intent to cover these OTC's is to ensure benefit coverage for products which may assist in managing or treating specific health conditions, which would reduce the need for more complex prescription drugs, to be taken.

Enhanced Coverage

Enhanced coverage will reimburse prescribed drugs on the Alberta Blue Cross Drug Benefit List. This means the plan will reimburse on the basis of the prescribed drug cost whether or not the drug has an LCA or can be purchased over-the-counter.

Both the **Core and Enhanced** coverage have a \$500 lifetime limit on smoking cessation products.

Claim Procedure

All pharmacies in Alberta are electronically linked to the Claims Administrator for "real time" adjudication of your drug claim. You will not have to submit a claim to be reimbursed for your prescription drugs. Provide your pharmacist with the requested information from your Alberta Blue Cross coverage card. You pay the pharmacist the portion of the claim not paid by the plan. The pharmacist will be paid directly for the plan's portion of the claim.

In the rare instances where the electronic system cannot be accessed, complete an "Alberta Blue Cross Health Services Claim Form" within 12 months of the date the expense was incurred. Forms are available from Alberta Blue Cross, their website at www.ab.bluecross.ca and most pharmacists. The reimbursement from the plan will be made to you at your home address. The financial settlement of the cost of your prescription is between you and your pharmacist.

Co-ordination of Benefits

If your spouse or benefit partner is covered by a health care plan for prescription drugs, you can co-ordinate your claims so that you can receive payment of up to 100% of eligible expenses from both plans combined.

After you are reimbursed from this plan, you can submit a claim to your spouse's or benefit partner's plan to be reimbursed for any remaining expenses. You and your spouse or benefit partner should submit claims under your own benefit plans first. If your spouse or benefit partner works for the Government of Alberta and is covered under this benefit plan, or the plan for Bargaining Unit employees, your claim will be co-ordinated by Blue Cross provided all the necessary information has been submitted.

If your dependent children are covered under both your and your spouse's or benefit partner's plans, the claims should first be submitted to the plan of the parent with the birthday earliest in the calendar year, then to the other parent's plan.

Considerations in Choosing Prescription Drug Coverage

- Are your annual prescription drug expenses higher than the cost of the annual premiums?
- Do you and your family have prescription drug coverage through your spouse's or benefit partner's plan?
- Are your drug expenses likely to exceed \$5,000 per year?
- Are you taking a drug where there is a Least Cost Alternative drug which you could not take?
- If you or a family member takes prescribed medication and you are uncertain if an LCA is available and is suitable, consult your doctor or pharmacist.

Changing Your Benefit Coverage

Prescription Drug Plan	Anytime	Choice Time	Life Event Gain a Spouse or Benefit Partner or First Child	Life Event Lose a Spouse or Benefit Partner or Dependent Child's Loss of Coverage	Lose Coverage Under Spouse's or Benefit Partner's Plan or Change in Child's Eligibility
Coverage Level	No change allowed.	- increase one or two levels - decrease one level	- increase one or two levels	- increase one or two levels	- increase one or two levels
Choose Single or Family	Yes	Yes	Yes	Yes	Yes
When to Change		Between specified dates	Within 31 days of event occurring	Within 31 days of event occurring	Within 31 days

For Further Information

Contact Alberta Blue Cross if you have questions on a claim, or the benefits and services covered under this plan (have your plan identification card handy when you call). Your Group Number is 5.

Calgary	(403) 234-9666
Edmonton	(780) 498-8000
Fort McMurray	(780) 790-3390
Grande Prairie	(780) 532-3505
Lethbridge	(403) 328-1785
Medicine Hat	(403) 529-5553
Red Deer	(403) 343-7009

A toll-free line is available for people living outside these major areas: 1-800-661-6995.

Contact your Ministry Human Resources Office for any additional information.

This booklet provides a summary of the principal features of the Prescription Drug Plan for management and non-union employees of the Government of Alberta. The terms and conditions of the plan are governed by a Trust Agreement approved by the Government of Alberta.

