

Understanding Fair PharmaCare + Your Group Benefits Drug Plan

Making the most of your drug coverage

What is Fair Pharmacare?

The BC Fair PharmaCare Program is designed to help ease the burden of prescription drug costs for residents. You must register for PharmaCare before you are eligible for reimbursement. Under Fair PharmaCare you pay your family's prescription costs until you meet your PharmaCare deductible- after you meet that deductible they help you with eligible costs for the rest of the year.

Your family's deductible and family maximums are based on incomes bands so there are not exact percentages of annual family income. Once your family's net income has been verified by the Canada Revenue Agency, Pharmacare sends you written confirmation of your level of assistance.

Why should I apply if I already have Drug Coverage through my Group Benefit Plan?

1. The majority of Group Benefit Plans pay less 100% of drug costs because of deductibles and/or coinsurance factors, you may be missing out on an opportunity to claim these amounts under the government plan. Once you have met your Fair PharmaCare family maximum, the province will cover eligible expenses at 100%.
2. By ensuring Fair Pharmacare pays its share of claims we protect our group plan rates from going up at renewal time.
3. Your group plan may stop paying your drug claims or turn off your drug card at some point if you make a significant amount of drug claims during the year. Usually at around the \$1000 mark you may be notified by the pharmacist while filling a prescription that you are required to register with Fair Pharmacare. Once you have forwarded a copy of your confirmation of enrolment with Pharmacare to your group benefits plan they will begin to work together to pay you your drug claims.

Does it really work out to my benefit?

Let's take a look— a family has \$150 worth of prescriptions each month (\$1800/year), a Fair PharmaCare deductible of \$600, a family maximum of \$900, and Benefit Plan coverage with an 80%, \$0 deductible health care option.

FAMILY DOES NOT ENROL		FAMILY ENROLS IN PHARMACARE	
\$1800 Of claims X 80% Coverage		First \$600 of claims Benefit Plan pays (\$600 x 80%)	\$480
Benefit Plan pays	\$1,440	Next \$300 of claims BC PharmaCare and Benefit Plan pays	\$282
Family Pays	\$360	Next \$900 of claims BC PharmaCare pays (\$900 x 100%)	\$900
			\$1662
		Family Pays	\$138

How do I register for Fair PharmaCare?

Applications are available and can be obtained at any pharmacy or from BC's Fair PharmaCare website (<http://www.health.gov.bc.ca/pharmacare/>).