

What is covered under my BlueRx Plan?

Blue Rx covers brand name and generic prescription drugs used to treat almost all major diseases and conditions. For some conditions where multiple drugs are available, only the drugs that offer the most cost-effective treatment are covered by the plan.

Certain drugs will require prior approval from Pacific Blue Cross or BC PharmaCare before they are eligible for coverage. This is to make sure less expensive, first line or alternative therapies have been considered before switching to more expensive drugs. This helps protect your drug plan from higher costs while ensuring you receive effective treatment for your health condition.

You can find list of drugs that need prior approval at pac.bluecross.ca/bluerx

What is Lowest Cost Alternative?

If you are prescribed a brand name drug, you will be reimbursed for the cost of the lowest priced generic equivalent. A generic equivalent has the exact same active ingredients as the brand name, at a much more affordable price for you and your drug plan.

What if my prescription is not covered?

Ask your doctor to recommend a drug covered by BC PharmaCare that could also treat your condition. If your drug is eligible for Special Authority coverage (your pharmacist will know), ask your physician to apply to BC PharmaCare for Special Authority approval of your drug.

If BC PharmaCare accepts your application, then Pacific Blue Cross will also cover the drug.

Pacific Blue Cross requires documentation that BC PharmaCare has approved your drug.

Highlights of your benefits plan:

- You now have a pay direct drug card
- You have a maximum dispensing fee and a drug mark-up limit
- Your annual deductible has increased to \$50
- Vision care is \$550 per 24 months
- Orthotics are now \$500 per year
- Hearing aids are \$3500 every 48 months
- Paramedical visit reimbursement (see over)

Members are encouraged to take questions, issues and concerns directly to PBC or their employer, particularly when the issue involves an individual's unique circumstances with a particular service or drug. The best source of information about the plan, procedures and processes:

- pac.bluecross.ca/teachers/
- T: 604-419-2000
- Toll free: 1-877-722-3583 (1-877-PAC-BLUE)

COMPILED BY THE

CHILLIWACK TEACHERS' ASSOCIATION

203-45970 Airport Road
Chilliwack, BC V2P 1A2

T: (604) 792-9233 F: (604) 792-9389

W: www.chilliwackteachers.com

BENEFITS

All you need to know about your Blue Cross Plan

What is Blue Rx?

Blue Rx is a special kind of drug plan called a managed formulary. Plain and simple, a formulary is a list of covered drugs called 'managed' because drugs are reviewed to ensure they are safe and cost effective before they are added to the plan.

What is covered under my Blue Rx plan?

Blue Rx covers brand name and generic prescription drugs used to treat almost all major diseases and conditions. Certain drugs will require prior approval from Pacific Blue Cross or BC PharmaCare before they are eligible for coverage. To see a list of drugs that need prior approval, visit pac.bluecross.ca/bluerx.

How will I know which drugs need approval?

With your BlueRx plan, your pharmacist can submit your drug claim electronically to Pacific Blue Cross on your behalf. The pharmacist will alert you if prior approval is needed.

You can also visit the Blue Cross website before you go to the pharmacy for a complete list of drugs that need prior approval.

pac.bluecross.ca

How do I apply for drugs that need prior approval from Pacific Blue Cross?

Step 1

Visit pac.bluecross.ca/bluerx to find out if your drugs require prior approval.

Step 2

Print a copy of the Blue Rx Prior Approval form specific to the drug coverage you are requesting. Forms are available at pac.bluecross.ca/bluerx or toll free 1-877-PAC-BLUE or you can request them at 604-419-2000.

Step 3

Complete the first part of the form and have your doctor complete the remainder of the Blue Rx Prior Approval form and send it to Pacific Blue Cross by fax 604-419-2689 (toll free 1-844-419-2689).

Pacific Blue Cross, Box 7000, Vancouver, BC, V6B 4E1

Please note that any fees charged for completing the form are your responsibility and are not covered by your Extended Health Plan.

Step 4

Pacific Blue Cross will confidentially review the information and inform you of the decision.



At-a-glance guide: Teachers Standardized Provincial Extended Health Care Plan (Aug 1, 2014 – Jul 1, 2018)

Coverage terminates at age 70 or upon earlier retirement.



Reimbursement	80% until \$1,000 paid per person per year, then 100%
Annual Deductible	\$50

PRESCRIPTION DRUGS (BLUE RX FORMULARY)

Pay-direct drug coverage	Yes
Drug dispensing fees and mark-ups	Same as BC PharmaCare maximums*
BC PharmaCare Lowest Cost Alternative	Applies
Sexual dysfunction	Covered
Contraceptives	Covered
Fertility	\$20,000 lifetime maximum

MEDICAL SERVICES AND SUPPLIES

	AUGUST 1, 2014	JULY 1, 2017	JULY 1, 2018
Medi-Assist	Included		
Out-of-province emergency medical	Covered		
Ambulance	Covered		
Hospital	Private/Semi-private		
Private duty nursing (including in-home)	\$20,000 per year		
Hearing aids	\$2,000 every 48 mos.	\$2,700 every 48 mos.	\$3,500 every 48 mos.
Orthopedic shoes	\$400 per year (adults and children)	\$400 per year (adults and children)	\$500 per year (adults and children)
Orthotics	\$400 per year (adults and children)	\$500 per year (adults and children)	\$500 per year (adults and children)

VISION CARE (INCLUDES PRESCRIPTION SUNGLASSES)

Maximum	\$400 per 24 months	\$500 per 24 months	\$550 per 24 months
Eye exams	1 per 24 months**	1 per 24 months**	1 per 24 months**

PARAMEDICAL SERVICES

Naturopath	\$800	\$800	\$900
Chiropractor	\$800	\$800	\$900
Massage therapist	\$800	\$900	\$900
Physiotherapist	\$800	\$850	\$900
Psychologist	\$700	\$700	\$900
Acupuncturist	\$700	\$800	\$900
Podiatrist/Chiropodist	\$700	\$700	\$800
Speech therapist	\$700	\$700	\$800

* For drugs listed on the BC provincial formulary

** Eye exams are subject to Pacific Blue Cross Reasonable and Customary limits. Learn more about Reasonable and Customary limits at www.pac.bluecross.ca/advicentre