

# Improvements and changes to the Public Service Health Care Plan

February 7, 2023



# Table of contents

- **ACFO's role**
- **How did we get here?**
- **Plan change highlights**
- **What's next?**



# ACFO's role

## What we do

- Advocate and provide recommendations on plan changes.
- Engage in communication to employees.
- Guide members on their rights, obligations and appeal process.

## What we don't do\*

- Process your claim or access your PSHCP file.
- Provide information on benefit coverage.
- Make changes to the Plan.

*\*For assistance with the above, contact Sunlife/Canada Life, the PSHCP Call Centre at 1-888-757-7427 (toll-free from anywhere in North America).*

# How did we get here?

## Overview

- Employer-sponsored health care plan.
- Benefits are non-negotiable under federal public service labour legislation.
- TBS has adopted a cyclical consultative forum to review the plan.
- The plan has not been meaningfully updated since 2006.
- New improvements and changes stem from a joint recommendation to TBS by the PSHCP Partners Committee (TBS, Bargaining Agent and pensioner representatives).
- Plan rules and procedures are still in development.

# New Benefits

Benefit	Coverage reimbursed at 80%	Details
Medical practitioners' services		
1. Registered Dietician	\$300 per calendar year	•New benefit •No prescription required
2. Occupational therapist	\$300 per calendar year	•New benefit •No prescription required
3. Lactation consultant	\$300 per calendar year	•New benefit •No prescription required
4. Acupuncturist	\$500 per calendar year	•Service can now be provided by acupuncturists rather than a physician. •No prescription required
5. Nurse practitioner	Nurse practitioners can now prescribe medical supplies and prescriptions, if authorized by their provincial or territorial government	
Miscellaneous Expenses		
6. Batteries for hearing aids	\$200 per calendar year	New benefit
7. Injectable lubricants for joint pain and arthritis	\$600 per calendar year	•New benefit •Prescription required
8. Gender Affirmation	\$75,000 per lifetime	•New benefit •Coverage for services designed to support and affirm an individual's gender identity
9. Needles and syringes for injectable drugs	\$200 per calendar year	•New benefit •Prescription required to confirm medical necessity.

# Increased Benefits

Medical practitioner's services		
10. Psychological services (Psychologist)	\$5,000 per calendar year	<ul style="list-style-type: none"> <li>•Mental health services can now be provided across Canada by:               <ul style="list-style-type: none"> <li>• Psychotherapists</li> <li>• Social workers</li> <li>• Registered counsellors</li> </ul> </li> <li>•Prescription not required</li> </ul>
11. Physiotherapist	\$1,500 per calendar year	<ul style="list-style-type: none"> <li>•Removal of member-paid corridor</li> <li>•Prescription not required</li> </ul>
12. Massage therapist	\$500 per calendar year	<ul style="list-style-type: none"> <li>•Increased benefit from \$300 to \$500</li> <li>•Prescription not required</li> </ul>
13. Osteopath	\$500 per calendar year	<ul style="list-style-type: none"> <li>•Increased benefit from \$300 to \$500</li> <li>•Prescription not required</li> </ul>
14. Naturopath	\$500 per calendar year	<ul style="list-style-type: none"> <li>•Increased benefit from \$300 to \$500</li> <li>•Prescription not required</li> </ul>
15. Podiatrist or chiropodist	\$500 per calendar year	Now includes foot care at a community nursing station
16. Nursing services	\$20,000 per calendar year	Increased benefit from \$15,000 to \$20,000
17. Electrologist	\$1,200 per calendar year	No prescription required if undergoing gender affirmation
18. Speech language pathologist	\$750 per calendar year	<ul style="list-style-type: none"> <li>•Audiologists are now covered under this benefit</li> <li>•Prescription not required</li> </ul>

# Increased Benefits

Vision care		
19. Prescription eyeglasses, contact lenses (purchase and repairs)	\$400 every two years	Increased benefit from \$275 to \$400
20. Laser eye surgery	\$2,000 per lifetime	Increased benefit from \$1,000 to \$2,000
Drug benefit		
21. Smoking cessation drugs	\$2,000 per lifetime	Increased benefit from \$1,000 to \$2,000
Miscellaneous expenses		
22. Wigs	\$1,500 every 5 years	Increased benefit from \$1,000 to \$1,500
23. Orthopedic shoes	\$250 per calendar year	Increased benefit from \$150 to \$250
24. Aerotherapeutic supplies	\$500 per calendar year	Increased benefit from \$300 to \$500
25. Hearing aids	\$1,500 every 5 years	Increased benefit

# Increased Benefits

Diabetes Management		
26. Insulin jet injector	\$1,000 every 3 years	Increased benefit from \$760 to \$1,000
27. Continuous Glucose Monitor supplies	\$3,000 per calendar year	New benefit - For Type I diabetics only
28. Diabetic monitors	\$700 per 5 years	New benefit – Eligible with or without insulin pump
29. Diabetic testing supplies	\$3,000 per calendar year	Removed blood testing requirement
Durable Equipment		
30. Walkers and wheelchairs	No change	No longer restricted for use in a private residence only. Now allows for claims for a new wheelchair within the five-year limit when a medical condition changes and requires a different type of chair. Reimbursement will be for the amount of the new chair less the amount reimbursed for the previously claimed chair (if claimed within the same five-year period).
31. Medical monitoring devices	Limited to one every 5 years	The following devices are now covered: •Oxygen saturation meter •Pulse oximeter •Saturometer •Blood pressure monitor



# Increased Benefits

Hospital Coverage		
32. Level I	\$90 per day	Increased benefit from \$60 to \$90
33. Level II	\$170 per day	Increased benefit from \$140 to \$170
34. Level III	\$250 per day	Increased benefit from \$220 to \$250
Out-of-province benefit		
35. Emergency benefit while travelling	\$1 million per trip	Increased benefit from \$500,000 to \$1 million. Out-of-province coverage for 40 consecutive days, excluding any time out of the province for business on official travel status.
36. Family Assistance Benefits	\$5,000 per travel emergency	Additional \$200 per day for meals and accommodations

# Changes

Benefit	Details
37. Mandatory Generic Drug Substitution	<p>The PSHCP will implement Mandatory Generic Drug Substitution following a 180-day legacy period commencing July 1, 2023.</p> <p>During the legacy period, prescribed brand name drugs will still be reimbursed at 80% of their cost. After the legacy period, all prescription drugs covered under the PSHCP will be reimbursed at 80% of the cost of the lowest-priced alternative generic drug.</p> <p>Exceptions will be granted based on medical necessity.</p>
38. Prior Authorization	<p>A Prior Authorization system will be implemented for the PSHCP effective July 1, 2023.</p> <p>A Prior Authorization system is a process administered by the plan administrator where certain drugs need to be pre-approved before they are reimbursed under the PSHCP. It is an evidence-based program that will be supported by medical professionals at Canada Life, the new plan administrator as of July 1, 2023.</p> <p>Permanent legacy protections will be granted for members who were on prescribed drugs listed in the Prior Authorization formulary before July 1, 2023. However, members may need to switch their existing biologic drug to a biosimilar under the new system.</p>
39. Compound Drugs	<p>The PSHCP will implement a change to compound drug eligibility following a 180-day legacy period commencing July 1, 2023.</p> <p>After the legacy period, compound drugs will require one active ingredient with a Drug Identification Number (DIN) that is covered under the PSHCP, to be reimbursed.</p>
40. Catastrophic Drug Coverage	<p>Effective July 1, 2023, eligible drug expenses will be reimbursed at 100% when out-of-pocket drug expenses incurred exceed \$3,500 in a calendar year.</p>
Pharmacy Dispensing Fees	
41. Frequency Limits	<p>Effective July 1, 2023, pharmacist dispensing fees will be reimbursed up to a maximum of five times per year for maintenance drugs.</p> <p>Exceptions will be granted if:</p> <ul style="list-style-type: none"> <li>•There are safety concerns with the prescribed drug (e.g. controlled substance)</li> <li>•There are storage limitations for the prescribed drug (e.g. requiring deep freeze temperatures)</li> <li>•The prescribed drug's 3-month supply co-pay is more than \$100</li> </ul>
42. Fee Caps	<p>Effective July 1, 2023, the PSHCP will reimburse up to a maximum of \$8 for the pharmacy dispensing fee.</p> <p>The fee cap will not apply to biologic or compound drugs.</p>

# ServicePlus and Mednow

## ServicePlus

- The ServicePlus program is offered exclusively to members of affiliated unions. It is included with your membership registration at no additional cost to you.
- All CT-FIN members have access to ServicePlus.
- ServicePlus also offers other savings on eyeglasses and other benefits. This can help you off-set the cost of health benefits
- Serving almost 100,000 members, ServicePlus offers savings on travel, clothing, electronics, home furnishings and more at over 20 partners. Members can also save hundreds of dollars each year on group insurance policies for home, auto, life and travel (including baggage and trip cancellation).
- To access the ServicePlus savings, please:
  1. Ensure you are registered with ACFO-ACAF
  2. Log in to your my.ACFO-ACAF account to retrieve your ACFO-ACAF member number
  3. Register on the ServicePlus website with your member number ready

## Mednow (online pharmacy)

- ServicePlus members will benefit from 10% discount on drugs with Mednow starting in February 2023.

# What's next?

- TBS and the Administrative Authority will circulate more information to employees on the changes and handover between providers (SL to CL).
- Ensure a seamless transition by keeping your contact and positive enrolment information up to date with Sun Life. Your information will be securely transferred to Canada Life.
- Canada Life will contact you to complete positive enrolment on the Canada Life system.
- Remember, until June 30, 2023, you must submit your claims to Sun Life. From July 1, 2023, onward, you must submit your claims to Canada Life.

# Questions?

*Plan rules and procedures are still in development by TBS, Administrative Authority and Canada Life who are actively working to prepare guides and information bulletins on the changes.*

