

## New Method of Collecting The Health Care Contribution

There is no increase in the annual contribution amount (we were paying \$32.40 or \$16.20 every month). As of Jan 1, 2013 this amount will no longer be taken out of your bank account. Each quarter (3 months) every member that submits a claim will be required to pay the maximum of \$97.20 or \$48.60 (if you are over 65) **first** before Green Shield will start covering any claims above that amount (prescriptions, dental, vision, etc) but only within that quarter. The Healthcare Contribution is per family **not** per person.

If you do not have any claims in any of the quarters you will not be required to pay the Health Care Contribution Maximum (\$97.20 or \$48.60) for that quarter.

The Health Care Contribution Maximum (\$97.20 or \$48.60) **does not** apply to Long Term Care, Child Care, Scholarship and Out of Province claims.

The "Co-pay" and "Out of Pocket" maximum on prescription drugs remains unchanged at 10% and to the maximum of \$310. The 10% co-pay is applied to the prescription first then the health care contribution is applied. The dispensing fee cap is still capped at \$9.00 any amount above that you will have to pay.

I strongly recommend that you sign up for Green Shields Plan Member Online Services at [www.greenshield.ca](http://www.greenshield.ca) which will hopefully assist you in understanding how Green Shield processed the benefit that may or may not have been paid to you. If you don't have access to a computer, keep copies of all your Green Shield statements for the entire year and if you have questions or are confused as to why you paid out of pocket for a benefit that you thought was covered **call Green Shield directly toll free at 1-888-711-1119**.

Since prescription claims seem to be the most complicated to comprehend, below is an explanation that I hope will help.

### ***For a prescription example: As of Jan 1, 2013 For Those Under 65 yrs old***

Prescription Allowed Drug Cost: \$48.01  
Dispensing fee: \$11.99 (GS Dispensing fee cap \$9.00)  
Total Claim Cost: \$60.00

#### **First the Annual 10% Co-pay is Applied (this remains unchanged from the previous contract):**

Drug Cost:  $\$48.01 \times 10\% = \$4.80$

Dispensing Fee Cap:  $\$9.00 \times 10\% = \$0.90$

Total Amount You Pay towards the \$310 Co-Pay Maximum:  $\$4.80 + \$0.90 = \$5.70$

Difference between Actual Fee Charged and Dispensing Fee Cap:  $\$11.99 - \$9.00 = \$2.99$

Total Cost You Pay **BEFORE** Healthcare Contribution is applied:  $\$5.70 + \$2.99 = \$8.69$

**New Health Care Contribution that is Now Applied (as of Jan 1, 2013):**

Prescription Allowed Drug Cost: \$48.01  
Dispensing fee: \$11.99 (GS Dispensing fee cap \$9.00)  
Total Claim Cost: \$60.00

10% Co-pay + Dispensing Fee Difference: \$8.69 (as stated above, you are still required to pay this)

Total Amount Being Applied Towards the Healthcare Contribution Maximum: \$51.31  
(Total claim cost \$60.00 - \$8.69 Co-pay & Dispensing Fee)

Health Care Contribution Deductible Maximum per Quarter: \$97.20

Health Care Contribution Remaining for that Quarter:  $\$97.20 - \$51.31 = \$45.89$  (The amount you are still required to pay through claims within the same quarter before GS coverage will begin)

Until the \$97.20 maximum has been paid in full, you will be required to pay the full cost of the prescription up to \$97.20.

Therefore, if the above example was your claim for a prescription, you would be required to pay:  
 $\$51.31 + \$8.69 = \$60.00$

**Secondary Prescription Claim During the Same Quarter**

Prescription Allowed Drug Cost: \$48.01  
Dispensing fee: \$11.99 (GS Dispensing fee cap \$9.00)  
Total Claim Cost: \$60.00

10% Co-pay + Dispensing Fee Difference: \$8.69 (as stated before, you are still required to pay this)

Amount Still Owing to the Health Care Contribution Maximum: \$45.89 (as stated above)

Therefore, in the above example where you paid the full \$60 you will be required to pay:  
 $\$45.89$  (amount still owing) +  $\$8.69$  (Co-pay & Dispensing) =  $\$54.58$

Within this quarter the Health Care Contribution Maximum (\$97.20) has been paid and Green Shield coverage will take effect until the end of that quarter.

If you have a third claim of the same prescription as above within the same quarter you will be required to pay \$8.69.

**For Those Over 65 years old**

Vision Claim: \$345 Multi-focal glasses  
Your Quarterly Healthcare Contribution: \$48.60  
Amount Green Shield will reimburse you:  $\$345 - \$48.60 = \$296.40$

### **Ontario Drug Benefit Example**

ODB Amount : \$6.11

10% co-pay is applied: \$0.61 ( $\$6.11 \times 10\%$ )

The amount being applied to your Healthcare Contribution (\$48.60):  $\$6.11 - 0.61 = \$5.50$

Healthcare Contribution deductible still owing within that quarter:  $\$48.60 - \$5.50 = \$43.10$

#### **Quarters**

January 1 – March 31

April 1 – June 30

July 1 – September 30

October 1 – December 31

Any further questions please contact the Benefit Office at 905-454-6074