



## Important reminders about your prescription drug coverage and Health Care Spending Account (HCSA)

### PRESCRIPTION DRUG COVERAGE: DISPENSING FEES AND PRIOR AUTHORIZATION

#### Dispensing fees

Your CAEAS-ECAB benefits plan generally limits reimbursement for dispensing fees to five per year. Beginning May 1, 2020 the dispensing fee limit was temporarily removed through to August 31, 2020. This was designed to enable you to get the medications you need without the financial stress of extra out-of-pocket costs.

Effective September 1, 2020, the dispensing fee limit will once again be in effect.

#### Prior authorization

Your drug coverage includes a prior authorization (or pre-approval) process for covering certain drugs. If you have a medication with a prior authorization that expired between March 1, 2020 and July 31, 2020, your approval was automatically extended for four months after the original expiry date.

*For example:* If your approval expired on April 30, 2020, it will now be valid until August 30, 2020 (four months later).

Effective August 1, 2020, regular prior authorization guidelines are once again in effect.

### YOUR HEALTH CARE SPENDING ACCOUNT (HCSA) AMOUNTS

In January 2020, \$750 was allocated to your HCSA for the current benefit year, which ends on August 31, 2020. Any unspent credits remaining in your HCSA on August 31, 2020 can be carried forward to the next benefit year.

Here's how it works:

Benefit Year	HCSA Balance
January 1, 2020 to August 31, 2020	Any remaining balance is carried forward to the next benefit year
September 1, 2020 to August 31, 2021	New HCSA credit allocation of \$750 for the 2020/2021 benefit year + Any unused credits carried forward from 2020 (this balance will be used first, and must be used by August 31, 2021)



### **IF YOU RETIRED AT THE END OF THE SCHOOL YEAR**

We know that the pandemic has affected all our members, including some members who were set to retire.

In March, April and May, many healthcare and paramedical practitioners were closed, and the ability to get service before retiring was possibly interrupted.

However, under the terms of our Trust Agreement, we are unable to extend benefits once a member retires. The Trust Agreement is complex, and as a result very clearly stipulates that funding for Active plan members and Retirees must be kept separate. Under the terms of the Trust Agreement, retirees no longer meet the definition of an 'Active' member, and are therefore not permitted to continue coverage.

Therefore, any credits remaining in your HCSA on August 31, 2020 will be forfeited – they cannot be carried forward, nor can an extension of coverage be offered due to the terms of the Trust agreement.

### **A FINAL WORD**

This document has been prepared exclusively for non-unionized education workers in the province of Ontario who are members of the CAEAS-ECAB benefits plan. It is not intended to be comprehensive or to provide advice. If there are any differences between the information provided in this bulletin and any legal documents that govern the delivery of benefits, the legal documents will apply. The ONE-T Trustees have sole discretion to modify any or all plan terms, including benefits levels, eligibility conditions, premium share, limits and co-pay amounts.

### **EXPENSES RELATED TO PPE AND COVID-19**

Our plan does not currently cover expenses specifically related to personal protective equipment (PPE) and COVID-19. The Trust is currently working with our insurance provider, Canada Life, to look at the feasibility of future coverage under the plan.

However, we can confirm that PPE surcharges you incur when specifically related to a service you receive from any eligible provider are eligible for reimbursement under the HCSA.

*For example:* A charge for a mask that your dentist was required to wear while providing your service.

Additional information related to plan coverage will be communicated as it becomes available.