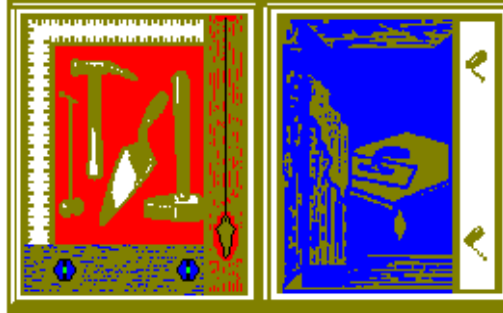


## Semi-Annual Newsletter to Help Explain the Benefits Provided by the BAC International Health Fund (IHF) - Canada

This newsletter is designed to help you understand your benefits provided by the IHF-CN—how they work and how to use them. Look for this newsletter during the months of January and July each year.

**July 2010  
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## BAC International Health Fund CANADA

### IHF-CN Mission Statement:

The BAC IHF-CN was formed so that BAC Locals could use their collective strength to negotiate better rates and services with insurance carriers and to stabilize or reduce the rate of increase in health care costs for participants and their families without sacrificing coverage

New Improved Benefits; Enhanced Features to web @dmin; Timely Enrollment; Prior authorization for Prescription Drugs; Risks related to online drug purchases; Counterfeit products – what to look for; Activate your lifestyle.

### New Improved Benefits

As you know the Board of Trustees, along with your Local Union, continue to strive to provide a comprehensive health care package that meets the needs of our members and their families at competitive rates. Therefore effective May 1, 2010 the following benefit improvements were adopted for all IHF-Canada (Atlantic Provinces only) eligible participants:

1. Increase the dental fee schedule guide from 2006 to 2007;
2. Increase the annual maximum for each member and dependent for paramedical care from \$200 to \$500;
3. Increase the annual maximum for each member and dependent for support hose from \$100 to \$300;
4. If you are actively eligible beyond age 70 the age restrictions don't apply for dental and life benefits.

### Enhanced Features added to WEB @DMIN for Plan Members

We are pleased to announce the introduction of some additional features to the Industrial Alliance (IA) Web@dmin system for plan members! In addition to



To help plan members minimize their out of pocket expenses and manage their claims and appointments, Web@dmin will display:

- Current amount used
- The total amount claimed and paid for the current benefit period
- Remaining amount available this period
- The balance left over that plan members can claim
- Date of next full amount

The date plan members are eligible to receive the next full benefit maximum, i.e. the start date of the new benefit period.

current self-serve features, plan members can now view their **claim utilization history** and **claim balances** for health and dental claim services. For instance, they can see dental maximums for basic, major, and orthodontic services (if applicable), paramedical services such as chiropractic services, massage therapy and physiotherapy, and other services that include a dollar limit under the plan. Furthermore, Web@dmn will also detail deductibles and deductible balances, the Régie de l'assurance maladie du Québec's (RAMQ) out of pocket totals (if applicable), as well as benefit totals that have combined dollar limits. This information will also be available for eligible dependents under the plan. These improvements will instantly provide plan members with important information about their claim history and greatly enhance management of their claims. To take full advantage of the online experience, we encourage plan members to enroll in direct deposit and e-notification through Web@dmn! By doing so, you will be informed by email when your medical and dental claims are processed and when reimbursements are made directly into your bank account. With this secure process, there are no mail delays or lost cheques.

## TIMELY ENROLLMENT

Upon attaining eligibility please complete and submit your enrollment form timely in order to avoid any delays in coverage.

Circumstances may change during your eligibility period whereby you need to change your account information. The following procedures should be completed regarding a change to your coverage.

### Single to Family:

To add a spouse or dependent child you need to complete a change form and submit to the fund office within 31 days of the qualifying event. Coverage for a spouse will begin at the date of marriage and date of birth for a dependent child.



## Prior Authorization Drugs all Provinces, Except Quebec

**Under our group plan**, certain drugs must be preauthorized. These drugs are known as "prior authorization drugs." This allows Industrial Alliance to determine whether or not a drug will be eligible for reimbursement under the group plan, prior to an insured making a claim for the drug.

### List of drugs - All Provinces (except Quebec)

Condition	Name of Drugs
Actinic Keratosis	<ul style="list-style-type: none"> <li>▪ Levulan</li> <li>▪ Metvix</li> </ul>
Anemia Therapy	<ul style="list-style-type: none"> <li>▪ Exjade</li> <li>▪ Revlimid</li> </ul>
Anti-Obesity	<ul style="list-style-type: none"> <li>▪ Xenical</li> </ul> <p><i>If your claim is for this drug, <a href="#">the F54-860A form</a> needs to be completed by the attending physician.</i></p>
Aspergillosis	<ul style="list-style-type: none"> <li>▪ Vfend</li> </ul>
Arthritis	<ul style="list-style-type: none"> <li>▪ Enbrel</li> <li>▪ Humira</li> <li>▪ Kineret</li> <li>▪ Orencia</li> <li>▪ Remicade</li> <li>▪ Rituxan</li> </ul>

	<ul style="list-style-type: none"> <li>▪ Simponi</li> </ul>
Asthma	<ul style="list-style-type: none"> <li>▪ Humira</li> <li>▪ Xolair</li> </ul>
Cancer (Various)	<ul style="list-style-type: none"> <li>▪ Abraxane</li> <li>▪ Alimta</li> <li>▪ Avastin</li> <li>▪ Gleevec</li> <li>▪ Herceptin</li> <li>▪ Iressa</li> <li>▪ Matulane</li> <li>▪ Nexavar</li> <li>▪ Sandostatin</li> <li>▪ Sprycel</li> <li>▪ Sutent</li> <li>▪ Tarceva</li> <li>▪ Tassigna</li> <li>▪ Temodal</li> <li>▪ Tykerb</li> <li>▪ Vectibix</li> <li>▪ Vesanoid</li> <li>▪ Xeloda</li> </ul>
Crohn's Disease	<ul style="list-style-type: none"> <li>▪ Remicade</li> </ul>
Enzyme Replacement Therapy	<ul style="list-style-type: none"> <li>▪ Cerezyme</li> <li>▪ Fabrazyme</li> <li>▪ Replagal</li> <li>▪ Zavesca</li> </ul>
Eye Diseases	<ul style="list-style-type: none"> <li>▪ Lucentis</li> <li>▪ Macugen</li> </ul>
Growth Hormones	<ul style="list-style-type: none"> <li>▪ Somatuline</li> </ul>
Miscellaneous	<ul style="list-style-type: none"> <li>▪ Soliris</li> <li>▪ Tygacil</li> </ul>
Multiple Sclerosis	<ul style="list-style-type: none"> <li>▪ Cimzia</li> <li>▪ Tysabri</li> </ul>
Narcolepsy	<ul style="list-style-type: none"> <li>▪ Xyrem</li> </ul>
Osteoporosis	<ul style="list-style-type: none"> <li>▪ Aclasta</li> <li>▪ Aredia</li> <li>▪ Forteo</li> </ul>
Psoriasis	<ul style="list-style-type: none"> <li>▪ Amevive</li> <li>▪ Enbrel</li> <li>▪ Humira</li> <li>▪ Raptiva</li> <li>▪ Stelara</li> </ul>
Pulmonary Hypertension	<ul style="list-style-type: none"> <li>▪ Flolan</li> <li>▪ Remodulin</li> <li>▪ Revatio</li> <li>▪ Thelin</li> <li>▪ Tracleer</li> <li>▪ Volibris</li> </ul>
Selected Muscle or Nerve Disorders	<ul style="list-style-type: none"> <li>▪ Botox</li> <li>▪ Catena</li> <li>▪ Sativex</li> <li>▪ Xeomin</li> </ul>

All strengths and generics of the listed drugs are subject to prior authorization. The prior authorization list is subject to change and does not guarantee that a drug which is listed is covered under a specific group plan. If you have any questions about this list of prior authorization drugs or the prior authorization process, please contact our Client Service Department at 1 877 422-6487.



## Risks related to online drug purchases

It may be tempting to purchase medication over the Internet. In fact, it's easy to find a hundred or so online pharmacies on the Web without ever leaving the comfort of your own home. Many consumers are able to obtain certain prescription drugs (such as Viagra, drugs that prevent hair loss, weight loss drugs, etc.) while avoiding embarrassing conversations with their doctor. They often need to simply fill out an easy online questionnaire to get their diagnosis and their prescription. Self-medicating without the advice of a doctor or monitoring by a qualified health professional can put a person's health at risk. There is no one who ensures that the medication is working effectively, and no one to inform patients of the risks of potentially serious drug interactions, harmful side effects or adverse reactions. And although a few of the online pharmacies are legitimate, a number of sites offer drugs from unreliable sources that do not meet Health Canada's criteria. These drugs may slow down recovery or even be detrimental to one's health. The position that Industrial Alliance (IA) has adopted with regard to online drug purchases is in line with that adopted by the majority of insurance companies. IA provides reimbursement only for drugs supplied by a pharmacist with a prescription from a healthcare provider legally authorized to prescribe drugs. For more information about this subject, please contact your benefits advisor.

## Counterfeit products – what to look for:

- › Spelling mistakes on the label
- › Label with no Drug Identification Number (DIN) or no Natural Product Number (NPN)
- › The product has a different taste or flavour than the product normally used

### **To reduce the risk of getting a counterfeit drug, we advise against purchasing drugs from a site or company that:**

- › Refuses to provide a street address, telephone number or some other means of communicating with a pharmacist;
- › Allows consumers to purchase prescription drugs without a prescription;
- › Offers to issue a prescription based on the answers given in the online questionnaire;
- › Claims to have a "miracle cure" for a serious medical condition;
- › Sells products that are not approved for sale in Canada;
- › Sells products that are being provided directly to consumers from foreign sources.

In Canada, pharmacies are provincially regulated. To find out whether or not an online pharmacy is legitimate, contact the licensing body in your province or territory. Source: Health Canada – 2009

Consumers who suspect they may have encountered a counterfeit drug should call Health Canada at **1 800 267-9675**.

As you know the Board of Trustees along with your Local Union continue to strive to provide a comprehensive health care package that meets the needs of our members and their families at competitive rates.

CHECK IT OUT – BAC LOCAL 8 NEW BRUNSWICK NEW WEBSITE IS NOW UP AND RUNNING

[www.bac8nb.ca](http://www.bac8nb.ca)

## Activate your lifestyle



Most of us wish we could get a little more exercise. We all know it burns calories, which can help control weight. And, regular physical activity may lower your risk of many diseases. The problem is finding time for it. After all, you can't add more minutes into the day, right?

That's true, but take a closer look at your schedule. It's likely packed with everyday activities that already get you moving and burning calories. And, you may be able to pump up the intensity for even more benefit.

For safety's sake, be sure to talk with your doctor before significantly increasing your level of physical activity. Then, consider these fitness boosters:

<p><b>The daily commute</b>  <b>Intensify it:</b> If your route allows, consider riding your bike. Just be sure to wear a helmet and follow the rules of the road. If you drive, park farther away from the door.  <b>The benefit:</b> Even at a leisurely pace, you can burn 290 calories in an hour riding your bike.</p>	<p><b>Washing the car</b>  <b>Intensify it:</b> Skip the automatic carwash. Instead, wash and wax your car yourself.  <b>The benefit:</b> You'll likely get about an hour's worth of moderate activity.</p>
<p><b>Yard work</b>  <b>Intensify it:</b> Mow your lawn with a push mower. Get fit and improve your landscaping by digging up garden beds or hoeing weeds.  <b>The benefit:</b> Light yard work burns about 330 calories an hour. Heavy yard work, such as chopping wood, is more vigorous — about 440 calories an hour.</p>	<p><b>Your weekly golf game</b>  <b>Intensify it:</b> Skip the golf cart and walk the course instead. Just be sure to bring plenty of water with you.  <b>The benefit:</b> In one hour, you can use up around 330 calories.</p>
<p><b>“Me” time with a new novel</b>  <b>Intensify it:</b> See if your library has an audio version. Then, you can listen to a great book while you hit the treadmill.  <b>The benefit:</b> Jogging or riding a stationary bike at a vigorous pace can consume 590 calories an hour.</p>	<p><b>Date night</b>  <b>Intensify it:</b> Head out for an evening on the dance floor with your significant other. You'll get a great workout and have some fun, too.  <b>The benefit:</b> Dancing uses roughly 330 calories an hour.</p>

### Adding up the benefits

By sneaking exercise into your daily routine, you might be surprised at how quickly your active time can add up. Most healthy adults should aim for at least 150 minutes of moderate-intensity exercise every week. And, twice a week or more, work in strengthening exercises, such as working with resistance bands.

Sound like a lot? Don't let it scare you. You can break it up into smaller chunks of at least 10 minutes spread throughout the day.

And, it's worth it. If you reach these exercise targets, you may reduce your risk of serious health conditions, such as heart disease and Type 2 diabetes. Remember, every little bit counts — any activity is better than none — so make your move today.

\*Calorie estimates are based on a person who weighs about 150 pounds.

