

As of January 1, 2018, Green Shield Canada (GSC) will continue to be your health and dental benefits carrier.

The enclosed **GSC Welcome Package** will guide you through the transition from the Stelco Plan to your new USW Local 1005 ELHT plan at GSC. Here are some things to keep in mind:

Your new all-in-one GSC ID card is enclosed

What you need to know

- Your new GSC ID card(s) is the only card you need to access all of your applicable benefits.
- Your GSC ID number will be activated by GSC on the morning of January 1, 2018 (the ID number is all you need to start claiming). You do not need to call GSC to activate your card. As of January 1, 2018 please only use the I.D card provided in this package.
- Please review the information on your card carefully to ensure it is accurate. Report any errors or omissions as soon as possible to WA Health at 289 -768-3622

SPREAD THE WORD

Be sure to show your new ID card to all of your health care providers, e.g. your pharmacist, dentist, etc.

Claims submission made simple with GSC

What you need to know

You have three options for submitting your claims to GSC:

- **Provider-submitted claims:** Pharmacists, dentists and many other health care providers will submit claims to GSC on your behalf. Just ask your provider.
- **Online claims:** We offer do-it-yourself online claims submission through greenshield.ca
- **Paper claims:** Just mail the original receipt and claim form to GSC for reimbursement (please refer to the Online and Mobile Services insert for instructions on where to find forms – or call the GSC Customer Service Centre at 1.888.711.1119 to receive a form in the mail).

Please turn over for information on when to submit claims, how pre-approvals and deductibles will be handled and more.

Online and mobile services

What you need to know

GSC's Plan Member Online Services is a self-serve website that puts all your benefit plan information at your fingertips, from your benefit plan booklet to drug coverage to claim forms. You have access to a mobile app and a health portal too!

DIRECT DEPOSIT – WHAT YOU NEED TO DO

Get your money back faster! Register for direct deposit with GSC as of January 1. (Banking information cannot be transferred.)

Claims Submission FAQ

Will pre-approvals from your previous plan be honoured by GSC?

- If you have been approved for a special authorization drug with your previous plan and have filed a claim in the last six months, GSC will honor that approval. You will not be required to complete the special authorization application process again.
- If you have had a dental pre-determination approved by your prior plan, it will be honored by GSC.

Will my claims history be transferred?

- Yes.

How do I make sure I am not overcharged by my pharmacy?

- Prices can vary from pharmacy to pharmacy, and in some cases, pharmacies do charge plan members more than they should. If you pay for your claims out-of-pocket, unfortunately, GSC is unable to prevent this from happening. If, however, your pharmacist submits your claim on your behalf (all pharmacists can, you just need to ask!), they are not allowed to charge you extra fees above what GSC allows.

Special notices

You may notice a change in some administrative requirements such as:

- **Initial Days Supply** – If your doctor prescribes a new drug for you, your initial supply will be based on a 30 day supply or a 10 day supply for high cost drugs. This gives your physician enough time to assess your tolerance to the drug (e.g., identify any potential side-effects). With an initial 30-day or 10-day supply, you and your physician have the flexibility to choose which drugs best meet your needs. A 30-day or 10-day supply also ensures that prescription drugs are not wasted and prevents a large supply of medicine being unused. This risk of wastage becomes especially important for high cost drugs. If no issues arise with the new drug, you will then be able to fill a 90-day prescription right away.
- **Concession Medical Pharmacy will be able to provide the following services most conveniently and at the best price:**
 - Pharmaceuticals, hearing devices and rigid bracing.
 - For members under age 65 Concession Medical Pharmacy will waive the dispensing fee difference to honour 1005 benefit coverage.
 - For members over age 65 once the annual deductible under the Ontario drug benefit has been satisfied, Concession Medical Pharmacy will waive the \$6.11 ODB co-pay.
 - The free delivery radius is Niagara Falls to Brantford and Caledonia to Toronto.

- **Prior Authorization** – Certain drugs – called individual consideration (IC) drugs – have the potential to be used inappropriately, either through excessive use or for unapproved medical conditions. So GSC establishes certain medical criteria that you must meet for each IC drug before approval for coverage is granted. If you are prescribed a drug that requires prior authorization, your pharmacy will let you know and you will have to apply for coverage from GSC. Your physician or authorized prescriber will need to assess your eligibility and if eligible, fill out the Prescription Drug Special Authorization Request Form. You can get the form through your pharmacy or by calling the GSC Customer Service Centre. Once you receive approval for an IC drug, your profile in the GSC claims system is updated so that all future claims for the same drug are automatically approved. Be sure to let your physician and pharmacist know that your drug plan includes a prior authorization program.

Shop around to get the best quality/service for your benefit dollars

Health and dental benefits coverage is a vital part of your overall health, and the cost of providing these benefits to you and your family continues to rise each year. Good health care coverage is important, and we should all participate to help control costs by being informed consumers. Here are a few tips:

- Your health care provider should be providing you with costs/fees of services up front and explaining what other treatment options/alternatives exist.
- Ask questions about the services or products you receive and always ask how much is being billed to your benefits plan.
- Avoid overcharging/product switching – ensure the quantity and quality of items being billed are actually what you receive.
- Dispensing fees can differ from pharmacy to pharmacy making a big difference in the total cost of the prescription.
- Concession Medical Pharmacy will waive the difference in dispensing fees for Local 1005 members.

Questions?

If you have any questions or concerns, the GSC Customer Service Centre is ready to assist you (Monday to Friday, 8:30am to 8:30pm EST) at **1.888.711.1119** or via **greenshield.ca**. When calling the Customer Service Centre, having your ID card handy will allow us to serve you even quicker.

Concession Medical Pharmacy 1-844-832-9102 Ext 122
444 Concession St Unit 101 Hamilton, Ontario.
You can register online at www.concessionmedical.ca

Concession Medical Hearing 905-393-5553
www.concessionhearing.ca

W.A Health Inc 289-768-3622
1005benefits@wahealth.ca

We are excited to welcome you to GSC and look forward to serving you!