



THE advantage™

THE STUFF YOU NEED TO KNOW...

MARCH 2015

GSC'S NEW HEARING AID PREFERRED PROVIDER NETWORK (PPN) IS COMING SOON!

We are excited to announce the April 1st launch of our new preferred provider network (PPN) for hearing aids. In partnership with Starkey Hearing Technologies, a leading hearing aid manufacturer, we are offering great discounts on a variety of hearing aids and accessories for plan members, their spouses, and eligible dependents.

Inside This Issue:

- New hearing aid PPN
- Other great PPN news
- 2015 Provincial Dental Fee Guide adjustments
- Generic drug pricing update
- New speech therapy claim guidelines
- Web audits
- Change4Life™ health portal...coming soon

How can plan members get the hearing aid discount? As of April 1st, plan members can visit the GSC website (under What You Need/Network Providers) to search for a participating hearing aid provider near them. They will be able to see location details, the hearing aid discounts available, as well as information about the accessories and warranties that come with the hearing aids.

The best part? Plan members do not need to have coverage for hearing aid benefits to take advantage of this discount. It's available for all GSC plan members and their dependents. All they need to do is show their GSC ID card when they purchase the hearing aid from a participating provider.

At the end of this issue of the advantage, we've included a plan member discount information sheet which details the hearing aid discounts, eligible accessories, and warranty information.

At GSC, we are always looking for new ways to provide better value for plan members and their eligible dependents. Our new PPN is a great opportunity for them to save money on their hearing aids.

Other Great PPN News...

- We're expanding our vision PPN by adding Costco Wholesale Canada Ltd. with close to 100 locations across Canada.
- We're adding more local and regional vision providers to our vision PPN to better serve your plan members in the communities where they live. New vision PPN providers include Visions Canada (Windsor, ON), Trendz Optical (Sherwood Park, AB), and Visions Optical/Boutique Optique with 10 locations in BC.

- And to accommodate our expanding PPN networks, we're making changes to our website to enhance the "find a provider" functionality. Plan members will be able to specify the health service type(s) they're interested in, choose the search radius (from one to 200 km), find a health service provider's location on a map powered by Google™, and access links to the health service provider's website. The new search feature will be more dynamic and user-friendly for plan members.

2015 PROVINCIAL DENTAL FEE ADJUSTMENTS

Every year around this time, the provincial and territorial dental associations release their dental fee guides. GSC reviews these fee guides to check for any changes that might affect your dental plan. This chart summarizes the adjustments for 2015:

PROVINCE	OVERALL FEE GUIDE ADJUSTMENT	EFFECTIVE DATE
British Columbia	2.00%	February 1, 2015
Manitoba	2.90%	January 1, 2015
Saskatchewan	2.00%	January 1, 2015
Ontario	1.53%	January 1, 2015
Quebec	2.10%	January 1, 2015
Prince Edward Island	2.25%	January 1, 2015
Newfoundland & Labrador	1.75%	January 1, 2015
New Brunswick	2.00%	January 1, 2015
Nova Scotia	2.23%	February 1, 2015
Northwest Territories	2.50%	February 1, 2015
Nunavut	2.50%	February 1, 2015
Yukon	N/A	April 1, 2015

What about Alberta? The Alberta Dental Association does not issue a fee guide. As we do every year, GSC undertakes a comprehensive review of each eligible dental procedure code and analyzes historical claims data and industry-specific claim trends to determine the appropriate reimbursement levels.

You will note the 4.05% overall adjustment to GSC's 2015 Alberta dental fees effective February 1, 2015.

While this rate may appear high compared to the other provinces, please keep in mind that the overall impact to Alberta dental claims is anticipated to be low as we typically receive only a small number of claims each year for the dental procedures driving this increase.

For Alberta, the adjustments by category are as follows:

Dental Procedure	Diagnostic	Preventative	Restorative (Basic)	Restorative (Major)	Endodontics	Periodontics	Prosthodontics (Removable)	Prosthodontics (Fixed)	Oral & Maxillofacial Surgery	Orthodontics	Adjunctive General Services
<i>Fee Adjustment</i>	2.50%	2.90%	3.50%	1.70%	3.30%	3.30%	8.77%	2.50%	3.00%	2.00%	8.70%

FOUR NEW GENERIC DRUGS ADDED TO THE PAN-CANADIAN BULK BUY AGREEMENT

In 2013 and 2014, Canadian provinces and territories (excluding Quebec) agreed through the Pan-Canadian Generic Value Price Initiative (aka the pan-Canadian bulk buy agreement, or now formally known as the Pan-Canadian Pharmaceutical Alliance) to reduce the price of 10 commonly used generic drugs to 18 per cent of the brand price (from the current 25-40% depending on province). These price reductions were applied to public and private drug payers and generated substantial cost savings for all payers, including for GSC drug plans.

Effective April 1, 2015, the provinces and territories will be adding four more generic drugs to the bulk-buy initiative, reducing prices for these drugs to 18 per cent of the brand price. The affected drugs are:

CLOPIDOGREL BISULFATE – used to treat heart disease and stroke

GABAPENTIN – used to treat seizures and neuropathic pain

METFORMIN – used to treat type 2 diabetes

OLANZAPINE – used to treat schizophrenia and bipolar disease

We've looked at GSC's 2014 utilization data for these four generic drugs and estimate that, across our book of business, these price reductions will generate a cost savings of approximately 0.25%. Please note that the cost savings for your plan could vary depending on your plan design.

NEW REASONABLE AND CUSTOMARY GUIDELINES FOR SPEECH THERAPY CLAIMS

GSC is implementing new standard reasonable and customary (R&C) guidelines for speech therapy claims.

Based on a review of standard clinical practice, effective April 1, 2015, reimbursement of speech therapy services will be limited to two hours per week by a registered speech language pathologist for a maximum of six months.

If speech therapy is required beyond six months, a detailed progress report will be required from the plan member's primary care physician and primary speech language pathologist to support further services. The progress report will need to include information regarding the plan member's specific diagnosis or diagnoses, additional underlying medical conditions, copies of assessments, documented goals for continued speech therapy, and anticipated duration of treatment. This report will be reviewed and assessed by our medical consultants to determine ongoing eligibility.

So how will this impact your benefit plan? If your plan already has specific provisions with respect to speech therapy eligibility, these new R&C guidelines will not be applied to your plan. Otherwise, the R&C guidelines will be added as a standard administrative policy to all GSC benefit plans that have an unlimited plan maximum.

WEB AUDITS

It's that time of year again – web audit time! For security reasons, it is necessary for GSC to conduct an annual review of external users in your HR and Benefits and Compensation teams who have access to our online services applications, including Online Administration, Web ShieldStats® Reporting, View Booklets, and View Billings. This audit ensures that your organization's private and confidential information remains protected and secure.

You've likely already received communication from us letting you know that we will be conducting the audit. During the week of March 6 to March 12, you will be receiving an email from your client service representative providing you with a report listing the employees in your organization that currently have access to our online service applications. We are requesting that you review the list and validate whether or not the employees listed should have continued access to our online services applications. Here's what we would like you to do:

- ➔ If the list is accurate, reply to the email indicating that the report is correct.
- ➔ If the list is not accurate and changes are required, reply to the email indicating that changes are required and include a list of the changes to be made.

Please send us your response by **March 26, 2015**. It's as simple as hitting reply to the email. After this date, any employees that have not been validated will have their access disabled.

If you require additional Online Services users to be added, please contact your client service representative directly. We would also like to remind you to keep us informed of any ongoing changes throughout the year – if someone's email address changes, someone new is hired, or when someone's job changes and they no longer need access – please let your GSC client service representative know.

CHANGE4LIFE™ HEALTH PORTAL

