THE advantage™

THE STUFF YOU NEED TO KNOW...

MARCH 2016

NEW FEATURES COMING TO GSC ON THE GO™

Great news! Later this month we're adding three new features to GSC on the Go™, making it easier and more convenient for plan members to connect to GSC on their iOS (Apple) and Android mobile devices, wherever they are.

Here's what's coming:

- → Search My Claims History
- → Health Care Spending Account Claim Submission
- → My Balances (Spending Account Balances)

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- → New Features for GSC on the Go™
- → 2016 Provincial Dental Fee Guide Adjustments
- → Manitoba and Saskatchewan Exception Drug Status Programs – Coordination of Benefits
- → Specialty Drug PPN Enhancement for Ontario
- → New GSC Website Coming Soon

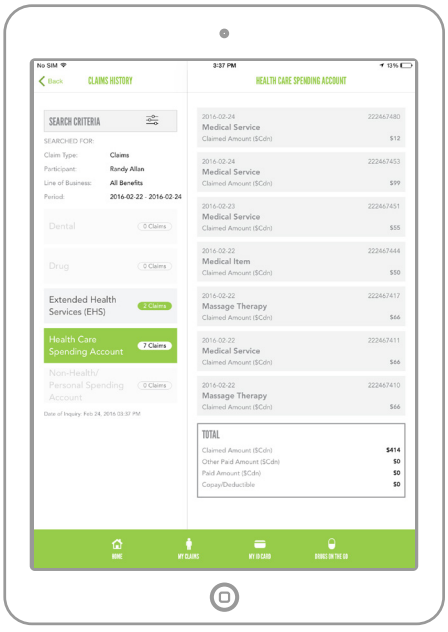
Search My Claims History

Plan members will be able to search for processed claims by clicking on a new "Search My Claims History" link from the "My Claims" screen. Similar to the "Search My Claims History" feature on Plan Member Online Services, they will be able to view previously submitted dental, drug, extended health service (EHS) claims, and if applicable to their benefit plan, Health Care Spending Account (HCSA) and Personal Spending Account (PSA) claims.

This feature automatically displays claims processed year to date for the current year. However plan members can change their search criteria to search by year or by identifying a specific date range.

HCSA Claim Submission

For those benefit plans that have a HCSA, plan members will now be able to submit HCSA claims directly from their mobile devices. The HCSA claim submission feature, which will be available as a new item on the existing list of claim types, will function as it does on Plan Member Online Services. Plan members can select the HCSA claim type from a list of medical expenses and complete the required claim detail information.



My Balances

For benefit plans that have a HCSA or PSA, plan members will be able to view their balances on their mobile device. They can view the applicable deposit years, the amount deposited, amount used to date, amount remaining, and the date an amount will be forfeited by, if not used.

2016 PROVINCIAL DENTAL FEE GUIDE ADJUSTMENTS

Every year GSC reviews the dental association fee guides issued by each province and territory to check for any changes that might affect your dental plan. This chart summarizes the adjustments for 2016.

PROVINCE	OVERALL FEE GUIDE ADJUSTMENT	EFFECTIVE DATE
British Columbia	3.15%	February 1, 2016
Manitoba	2.40%	January 1, 2016
Newfoundland and Labrador	1.50%	January 1, 2016
New Brunswick	2.00%	January 1, 2016
Northwest Territories	N/A	January 1, 2016*
Nova Scotia	3.53%	February 1, 2016
Nunavut	N/A	January 1, 2016*
Ontario	1.98%	January 1, 2016
Prince Edward Island	2.52%	January 1, 2016
Quebec	2.60%	January 1, 2016
Saskatchewan	1.87%	January 1, 2016
Yukon	N/A	April 1, 2016*

*The dental fee guides for the Yukon, Northwest Territories, and Nunavut have not yet been released by the respective dental associations.

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.

Based on this comprehensive review, the overall adjustment to GSC's Alberta dental fees for 2016 is 1.43% effective February 1, 2016. The adjustments by category are as follows:

DENTAL PROCEDURE	FEE ADJUSTMENT
Diagnostic	1.64%
Preventative	1.00%
Restorative, basic	1.56%
Restorative, major	0.76%
Endodontics	1.00%
Periodontics	0.00%
Prosthodontics (removable)	2.47%
Prosthodontics (fixed)	3.88%
Oral maxillofacial, surgical	2.00%
Orthodontics	0.00%
Adjunctive, general services	0.00%

MANITOBA AND SASKATCHEWAN EXCEPTION DRUG STATUS PROGRAMS – COORDINATION OF BENEFITS

GSC is enhancing its coordination with the Manitoba and Saskatchewan Exception Drug Status (EDS) Programs, effective April 1, 2016. This will help our plan sponsors contain costs by taking advantage of government-funded coverage for certain prescription drugs.

How the process works...

When filling the prescription for one of the EDS drugs, the pharmacist will receive a message saying the drug requires EDS program authorization through the provincial plan.

The process for plan members varies, depending on whether the drug has to be authorized by their province's EDS program only, or by both the program and GSC. There are two scenarios:

TWO ➔

Scenario	Plan Member Action Required
If the drug requires prior authorization only through the provincial EDS program, GSC will reimburse the claim. The plan member automatically receives a letter from GSC providing detailed information to help them through the application process.	1. The plan member's physician must submit a request for EDS drug coverage through the province's Pharmacare/Special Support Program[1]. 2. Plan members have 60 days to send the following to GSC: → proof of Pharmacare/Special Support Program registration, and → a copy of the EDS program's letter approving or denying the drug application. If they do not submit the required documents within 60 days, future claims for this drug will be denied until GSC receives the above information.
If the drug requires prior authorization through **both** the provincial EDS program and GSC's prior authorization program, GSC will not reimburse the claim initially, as we do not want to reimburse a drug claim and have a plan member start a course of treatment for a drug that may not be approved later under GSC's prior authorization program. The plan member automatically receives a letter from GSC providing detailed information to help them through the application processes.	1. The plan member's physician must apply the EDS program **and** complete GSC's prior authorization documentation. 2. Plan members must send the following to GSC: → proof of Pharmacare/Special Support Program registration, → a copy of the EDS program's letter, and → the required GSC prior authorization documentation. GSC will not reimburse claims until the information is received.

Questions?

PLEASE CONTACT YOUR GSC ACCOUNT TEAM.

Plan members can call our Customer Service Centre at **1.888.711.1119**, Monday to Friday, 7:30 a.m. to 7:30 p.m. (CT), or email our Drug Special Authorization Department at **drugspecial.autho@greenshield.ca**.

SPECIALTY DRUG PPN ENHANCEMENT FOR ONTARIO

As you may be aware, a ground-breaking class of drugs that revolutionized the treatment of patients with Hepatitis C was introduced to the Canadian market in 2014. However, these drugs came at a steep cost. With a price tag as high as $180K for a full course of treatment, the financial impact of these claims on GSC drug plans has been significant. While the growth in GSC's Specialty Drug Spend in 2014/15 was only 2.3%, Hepatitis C drugs alone accounted for 46% of that growth. During the same period, spend for Hepatitis C treatments grew by 477% as a result of drugs like Sovaldi and Harvoni resulting in a 50% increase in the number of claimants in our book with an annual treatment cost of more than $50,000. And these numbers are expected to continue to grow as new Hepatitis C drugs are developed and introduced to the Canadian market.

If you have the Specialty Drug Preferred Pharmacy Network (PPN) as part of your drug plan, we are pleased to announce that GSC is enhancing the PPN with a new cost saving measure for Ontario residents. Starting April 1, 2016, the pharmacy markup for new claims for Hepatitis C drugs, (e.g. Sovaldi, Harvoni, Holkira, etc) will be limited to a maximum dollar amount for Ontario plan members. This Hepatitis C drug maximum will apply in addition to the already reduced pharmacy markup available through the PPN, representing a significant cost savings for your drug plan. Depending on your plan design, out-of-pocket costs for your Ontario plan members will also be reduced as a result.

[1]Manitoba Pharmacare and Saskatchewan Special Support Program

We are reducing the cost of Hepatitis C drugs for Ontario only because the pharmacy markup in Ontario is the highest in Canada. By implementing this measure in Ontario, we're bringing Ontario's Hepatitis C drug pricing to be on par with the other provinces. For provinces with a lower markup percentage, such as BC, the impact of a similar dollar cap would result in minimal additional cost savings.

We are continuing our efforts to enhance the specialty drug PPN with new and innovative solutions to maximize both plan member health and cost savings for your drug plan.

Coming soon to a computer, tablet or mobile phone near you, GSC will be launching a brand new corporate website that is really going to knock your toques off. Using the latest web technology, the site will offer an optimal user experience and a sleek new design. We'll also be adding some great new features – but we can't share those details quite yet – they are top secret - so stay tuned for more info!