

# UP DATE

MAY 2018

## UNDERSTANDING PHARMACY DISPENSING FEES

A dispensing fee is a professional fee a pharmacist charges every time you fill a prescription. Depending on the ingredient cost, dispensing fees can make up more than half of your prescription cost.

Dispensing fees differ from pharmacy to pharmacy. They can vary by geographic location and the type of medication being dispensed (compound or complex medications may be charged a higher dispensing fee). Pharmacies are not obligated to indicate the amount of the dispensing fee on your receipt; so many people are unaware of it. Below is a list of average national dispensing fees in the first three months of 2018.

Costco	\$4.35
Walmart	\$9.80
Loblaw	\$10.10
Safeway	\$11.00
Shoppers Drug Mart	\$11.65
Sobeys	\$12.15
Rexall	\$12.15

Here are some suggestions to help you minimize the dispensing fee you pay.

- Costco has the lowest dispensing fee. Even if you do not have a membership at Costco, you may fill your prescriptions at their pharmacies. This is a pharmacy license requirement.
- Request a larger supply of your prescription, where possible. If you normally fill a prescription one month at a time, request a three-month supply and you'll pay one dispensing fee instead of three.

For example, let's say each month you pay a dispensing fee of \$10.00. In three months, you will pay \$30.00 in dispensing fees alone. But, if you order a three-month supply, you will only pay the one dispensing fee of \$10.00.

- Shop around! Call and ask your local pharmacies what they would charge to fill your prescription.



## REMINDER - REPORT BENEFIT COVERAGE CHANGES

### FOR EMPLOYEES:

It is very important to report changes that will affect your coverage as soon as possible to your plan administrator.

For example, if you are a single employee who marries, you should add your spouse to your benefits plan. If you don't add your spouse to your plan within 90 days of the marriage, he/she will be considered a late applicant if added at a later date. As a late applicant, your spouse will be required to provide proof of insurability, which could result in delayed coverage, costs to you to complete medical forms, tests, etc.; or your spouse may even be declined for all benefits.

### FOR EMPLOYERS:

Changes (like the example above) go hand-in-hand with performing monthly billing audits. We ask you to review your billing statements each month to ensure all information is correct and all changes you have submitted are reflected in your billing.

Changes that can impact your billing statement include:

- New employee enrolment or employee termination
- Addition or termination of dependent coverage
- Change in salary, division or class of an employee
- Approval or termination of waiver of premium for an employee
- Absence from work due to layoff, leave of absence/ maternity or parental leave, compassionate care leave

## CELEBRATING NATIONAL INDIGENOUS PEOPLES DAY, THURSDAY, JUNE 21

National Indigenous Peoples Day in Canada gives everyone the opportunity to celebrate the diverse cultures, unique heritage and achievements of First Nations, Inuit and Métis.

Events are held all across Canada and some of the activities include:

- Celebration of the Summer solstice
- Sacred fire ceremonies
- Community feasts
- Arts and crafts displays and workshops
- Pow-wows
- Traditional dancers, storytelling and games

Can't get to a celebration? **Indigenous Day Live** will be held June 23 in Winnipeg, Toronto and Ottawa, and broadcast on APTN.

## UPCOMING OFFICE CLOSURES TO NOTE

May 21 – Victoria Day  
July 2 – Canada Day

### SAVE THE DATE!

THE 2018 CINUP ANNUAL CONFERENCE WILL BE HELD IN WINNIPEG OCTOBER 17-18. SO MARK YOUR CALENDARS AND WATCH FOR MORE DETAILS IN THE COMING MONTHS.



Employee  
**Benefits**  
for First Nations

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