

Head Office
March 5, 2009

To: Benefit Administrators / Human Resource Personnel

**From: Alana Shearer-Kleefeld, Supervisor
Employee Benefits**

**Re: Diabetic Supplies Effective January 1st, 2009
SAHO Extended Health Care Plan**

Effective January 1st, 2009, the SAHO Extended Health Care Plan enhanced the level of coverage provided to our plan members for diabetic supplies. This amendment was made to the plan to bring the level of coverage we provide in line with the industry standard.

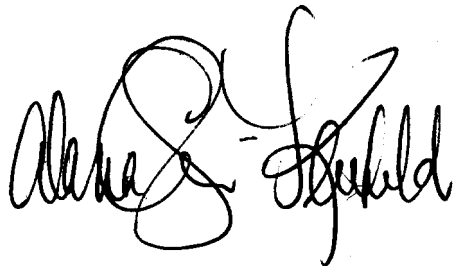
The changes to diabetic supplies were detailed in a full page insert that accompanied our Fall Newsletter in November 2008. This was mailed to the home address of each plan member. A copy of the insert "Diabetes How the SAHO Extended Health Care Plan Can Assist You Effective January 1, 2009" is enclosed for your reference. An excerpt from the insert follows:

Effective January 1, 2009, Diabetic supplies will be covered to a maximum of \$2,000 per calendar year per insured person. All claims for diabetic supplies must be submitted to Great-West Life for payment by paper claim form only to be eligible for reimbursement. No deductible amount will apply. Plan Members will no longer be able to use their pay direct drug card to purchase diabetic supplies. Although you will no longer have the convenience of using your pay direct drug card to purchase diabetic supplies, you will not be required to pay the \$10.00 per DIN deductible, which means you will be receiving a higher amount of reimbursement.

Plan Members may continue to use their pay direct drug card to purchase prescription drugs including diabetes-related drugs.

The reimbursement amount available for diabetic equipment will also be increased to \$2,000.00 for any one or like piece of equipment and will include needleless insulin jet injectors.

Since January, we have received a number of inquiries from both employers and plan members asking why a plan member can no longer purchase diabetic supplies with their pay direct drug card. In response, we are circulating this insert directly to all employers. If you would like to order a supply of the "Diabetes How the SAHO Extended Health Care Plan Can Assist You Effective January 1, 2009" inserts, or if you have questions about the changes to coverage for diabetic supplies, please call our SAHO Benefit Services Officers at 1.866.278.2301 or email us at ebp@saho.org.



Diabetes

How the SAHO Extended Health Care Plan Can Assist You Effective January 1, 2009

As an eligible Plan Member of the SAHO Extended Health Care Plan, there is assistance for you in managing the costs related to the treatment of Diabetes. This includes coverage for the cost of prescription drugs, diabetic supplies, and diabetic equipment.

Prescription Drugs

All Prescription Drugs covered under the Saskatchewan Provincial Drug Plan Formulary are eligible for reimbursement under the SAHO Extended Health Care Plan. Your prescription drug coverage is unlimited (please note that charges for anti-smoking agents are limited to a lifetime maximum of \$100 per insured person). The amount you will be reimbursed is based upon meeting the eligibility requirements outlined in the SAHO Extended Health Care Plan Commentary booklet.

If claims are paid using your *Pay Direct Drug Card*, you are responsible for a deductible amount of \$10.00 per each drug identification number (DIN) at the time of purchase. You are also responsible for any coinsurance amount payable if applicable.

If claims are submitted by *paper claim form* to Great-West Life for payment, a fee of \$9.00 per family per day will be deducted from your reimbursement for each differently dated official prescription receipt. The number of purchases recorded on each receipt does not impact the fee. Any coinsurance amount payable will also be deducted from your reimbursement if applicable.

All prescriptions must first be submitted to the Saskatchewan Provincial Drug Plan. For prescriptions dispensed in Saskatchewan this is done at the time of dispensing and you will be provided with an official prescription receipt. Saskatchewan Health determines the amount of benefit for which you are eligible under the Provincial Drug Plan based on the information provided on your SSP Application Form and the Provincial Drug Plan records. Anyone with valid Saskatchewan Health coverage should apply to the SSP. You can obtain an SSP Application by calling Saskatchewan Health toll-free at 1-800-667-7581. SSP Applications are also available at community pharmacies, and on the internet at <http://formulary.drugplan.health.gov.sk.ca>

Prescription drugs classified as having Exceptional Drug Status (EDS) on the Saskatchewan Provincial Drug Plan Formulary must first be approved for coverage by the Saskatchewan Provincial Drug Plan. A copy of your EDS Approval Letter must be sent to Great-West Life along with your claim.

Diabetic Supplies

Diabetic Supplies are covered to a maximum of **\$2,000 per calendar year** per insured person. **Effective January 1, 2009 all claims for diabetic supplies must be submitted to Great-West Life for payment by paper claim form only** to be eligible for reimbursement. No deductible amount will apply.

Diabetic Supplies include:

- Novolin-Pens or similar injection devices using a needle
- Insulin syringes
- Blood letting devices including platforms and lancets
- Test strips
- Blood-glucose monitoring machines, once every four years
- Insulin infusion sets, not including infusion pumps

Diabetic Equipment

Charges for Diabetic monitoring and insulin administration equipment, including **needleless insulin jet injectors** is limited to a lifetime maximum per insured person of **\$2,000.00** for any one or like piece of equipment.

If you have questions about the services or supplies covered under the SAHO Extended Health Care Plan please call Great-West Life on the SAHO dedicated toll free line **1.866.408.0213**. Please direct questions regarding your percentage of coverage to your Employer.

Information and Community Support

As a SAHO Plan Member, you have on line access to Great-West Life's *GroupNet for Plan Members*. GroupNet includes the *Health & Wellness Site* – your online education source. The site is home to in-depth information on diseases, conditions, drugs and treatment options, articles on current health news and interactive tools including:

- **A drug library** – Search the database of thousands of prescription products for information on how the medication works, the right way to take it, possible side effects and more.
- **A disease library** – Search for information on a particular condition. Find out what causes a disease, how it can be prevented, what the symptoms and treatment are and more. Each library article has been reviewed by Canadian doctors and pharmacists.
- **Community support** – Search the community support database to find support groups in your area for a variety of diseases and conditions.

What are the changes in coverage for diabetic supplies effective January 1, 2009?

Currently, the SAHO Extended Health Care Plan provides coverage for diabetic supplies to a maximum of \$1,000.00 per calendar year per insured person via paper claim and \$1,000.00 per calendar year per insured person via the pay direct drug card. Claims made using the pay direct drug card are subject to the \$10.00 per DIN deductible.

Diabetic equipment is paid at 50% to a lifetime maximum per insured person of \$1,000.00 for any one or like piece of equipment.

Effective January 1, 2009, Diabetic supplies will be covered to a maximum of **\$2,000 per calendar year** per insured person. **All claims for diabetic supplies must be submitted to Great-West Life for payment by paper claim form only** to be eligible for reimbursement. No deductible amount will apply. Plan Members will no longer be able to use their pay direct drug card to purchase diabetic supplies. Although you will no longer have the convenience of using your pay direct drug card to purchase diabetic supplies, you will not be required to pay the \$10.00 per DIN deductible, which means you will be receiving a higher amount of reimbursement.

Plan Members may continue to use their pay direct drug card to purchase prescription drugs.

The reimbursement amount available for diabetic equipment will also be increased to \$2,000.00 for any one or like piece of equipment and will include needleless insulin jet injectors.

How can I get a SAHO Extended Health Care Claim Form?

Claim Forms are available from:

- Your Employer,
- www.saho.org, and
- Great-West Life GroupNet for Plan Members www.greatwestlife.com.

This publication has been developed as a general guide and does not supersede or replace the terms of the policy.