



Benefits that work full-time
for those who don't



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HORIZONS

The Newsletter of Health Care Providers

BENEFITS
FOR
PART TIME AND CASUAL
HOSPITAL EMPLOYEES
AND FOR ALL
HOSPITAL RETIREES

In this Issue:

- ◇ Introducing Member Group Mortgage Plan
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VOLUME 4 ISSUE 2
MAY 2011



Health Care Providers
Group Insurance Plan™



From the Editor's Desk



Like the first robin, our May Newsletter is a harbinger of Spring and the hope that summer cannot be far behind. This issue is packed with information and announcements that we believe will bring the same smile to your face as the sight of the first robin. From the introduction of our Member Mortgage benefit to our Administrative changes and our new Facebook presence there is much for our members to catch up on here at HCP.

I really encourage those of you who have not provided your email address to do so – save a tree and stay up to the minute. It's also an easy way to let us know of any changes you've experienced that may affect your coverage.

Also, we love to get your letters - especially the compliments – but whatever you have to say, we appreciate the feedback. This is your plan and only with your input can we continue to grow and improve it for the benefit of all plan members.

Enjoy the Spring and Summer. We'll catch up again in the Fall.

The Editor

The Biologic Takeover

Gone are the days, according to many pharmacists and group benefits plan sponsors, when a drug like Nexium or Crestor topped the lists of prescription drugs for which claims were being made. All research, statistics and projections point to an ever growing trend in the use of Biologic medications, most of which come with hefty price tags. According to a Drug Trend Report published by ESI Canada in 2008, nearly 15% of all drug spending could be accounted for by biologics, but those same biologics represented less than 1% of all claims made. And, with the pool of conditions and patients being treated with biologics expanding, the growth rate of these specialty drugs is increasing rapidly in comparison to all others.

In a small study conducted over a five year period by Green Shield Canada, they found that in their experience, biologics were quickly moving up the ranks on their Top Ten DIN lists. For example:

2005/2006 Top DINS	2009/2010 Top DINS
Lipitor 20mg	Remicade 100mg (inj)
Lipitor 10mg	Nexium 40mg
Losec 20mg	Lipitor 20mg
Pantoloc EC 40mg	Crestor 10mg
Nexium 40mg	Enbrel 50mg/ml

As the scope of uses for biologics increases there is no question that they will continue to make a real impact on both group and individual benefit plans in terms of the cost and extent to which coverage is offered as well as the overall improvement of the plans members' health.

Stay Connected

Have you sent us your email address so we can contact you with plan updates, new contests and puzzles and general tips and reminders? If not, now's your chance! We'd love to hear from you via email so that we can enter your address in our system and add you to our list of email recipients. Please call us at 1.866.768.1477 or email us at info@www.healthcareproviders.ca

HealthAchieve 2011

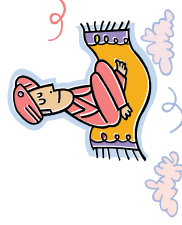
We're happy to say that in November of 2011 Health Care Providers will once again be attending the annual **HealthAchieve** conference at the Metro Toronto Convention Centre. We're proud to participate in what was recently awarded as the "Best Event Produced by an Association" at the Canadian Event Industry Awards. The conference has grown to be one of the largest of it's kind in North America, hosting exhibitors from around the world and offering people a terrific opportunity to make new contacts and connect with old ones, learn about changes in the health care industry and stay current on the latest technologies. We hope you'll be able to attend the event and encourage you to visit us at Booth # 1436.

What's New with You?

As much as we enjoy telling you about what's new here at HCP, we really like to hear what's new with you. And sometimes, it's more than simple curiosity; sometimes we really need to know what's new with you. For example:

- ◆ Have you moved? Did you give us your new address?
- ◆ Have you changed banks? Did you send us the new information?
- ◆ Have you added a dependent? Congratulations! What's their name?
- ◆ Have your hours of work changed? More or less than 18 hours per week on average?
 - ◆ Are you still eligible for LTD and Life?
 - ◆ Are you NOW eligible for LTD and Life Insurance and ADD&D
- ◆ Have you just retired or are you just about to retire?

We are working on it, but we haven't mastered the art of mind-reading yet so please make sure you let us know about the big changes in your life that may affect your eligibility or your coverage.



To Everything there is a Season

In 1997, when Health Care Providers was just a good idea and long before we were operating in 160 endorsing hospital sites, we realized that we would need the services of a third-party administrator. Understandably, not many companies in the insurance field were interested in getting involved with this "new kid on the block"; in fact, many said a group plan for part-time employees wouldn't work. Fortunately, like the cavalry in an old western movie, TPA Administrative Services rode to the rescue.

Over the past 14 years, TPA has supported us as we changed and grew. But all good things must end and by mutual agreement with the best interests of the Plan and clients in mind we are introducing a new administrative process and platform. Green Shield Canada, one of Canada's premier third-party administrators, has agreed to provide their administrative expertise as we make this transition. While we believe this change will ultimately serve you better, any change will have bumps and we ask you to bear with us and let us know if we've made any errors.

Finally, we want to thank TPA Administrative Services for its yeoman service over the years and we wish them well in their future endeavors.

That's right – Health Care Providers is now on Facebook! In an effort to



reach out to our clients on a broader scale and make it easier for them to reach us we've joined the growing number of organizations using Facebook and we'd love for you to visit us there! Learn more about some of the plan options that we have, new services and products we're offering, gather tips that we're sharing there and be the first ones to know about new offers or contests in which you may want to participate. We also enjoy hearing from our clients so whether you've got a question you'd like answered, a suggestion you'd like to offer or a remark you'd like to make, visit our page and post your comment on our wall. You can connect with other Facebook users who are also HCP clients too! You can find us on line at <http://on.fb.me/healthcareproviders>

Introducing . . .

We're very pleased to introduce the launch of our newest value added service, the **Member Group Mortgage Plan** offered through Dominion Lending Centres Alliance. Effective April 1, 2011 all current Health Care Providers plan members have access to professional mortgage advice from a licensed agent with the opportunity to receive a discount of 1.50%, or more, off the bank's posted fixed rates (on approved credit). This service offers a variety of mortgage products, easy and convenient evening and weekend appointment times as well as the option to make online and telephone applications. All inquiries can be made with absolutely no obligation!

More information regarding the Member Group Mortgage Plan is available on our website at www.healthcareproviders.ca/mortgage or by contacting the HCP designated representative for Dominion Lending at 1-800-679-3086.



Who likes winning prizes?



If YOU do then visit us on Facebook and **'Like'** us to claim your prize!

We're looking forward to having more and more visitors to our new Facebook page and because we want to hear what you have to say. Tell us about how the plan has worked for you and your family, share stories or suggestions and offer comments on things you like about the plan and places where you feel we can make some improvement..

All prizes will be mailed to the FB user at their current home address unless otherwise notified. The **"Like"** prize winning game is open to active HCP clients for whom we have an up-to-date mailing address. Contest closes June 30, 2010.

**If you are a hospital employee not currently enrolled in the plan and would like to participate in the this contest, please email us your current mailing address, stating your name as it will appear on Facebook at info@healthcareproviders.ca

Notes from the "in" box

"...thank you so very much for such a fast answer and for ordering a replacement card for me. It is a pleasure to have you respond so quickly every time. Thanks!"

~ Mira H. — Trillium Health Centre

"I just wanted to take a moment to write and say 'thank you' for your piece in the newsletter about Costco Pharmacies allowing the general public to fill their prescriptions in-store, regardless of membership. I tried it out today and was shocked at the savings when compared to another big-name chain pharmacy. In today's economic times, every bit of savings is helpful! So, thanks again for sharing that tidbit of information!"

~ Lori H. — Hamilton Health Sciences, McMaster site

Featured Staff Member: Alexandra Valcour

Here at Health Care Providers the spring and summer bring not only longer days and warmer weather but also the return of our Summer Student! Alexandra will be returning to her role as HCP Admin Assistant for the third summer in a row and the entire team couldn't be happier to have her back. Alexandra brings a young creative outlook to the office and adds a welcomed positive attitude and diligent hard-work ethic to each work day. She offers her array of talents to the departments that need her most throughout the summer, helping organize various projects, review and enter key information in our database, fill in when staff are missing, and provide general support to the administrative team. Alexandra brings a breath of fresh air in with her when she arrives in May and it's her kind smile and her wonderful sense of humor that we all look forward to having around over the summer months. And, it would seem she feels the same way: "I have my own real family, I have my 'school' family and then I have my 'work' family – HCP. Just one more reason I look forward to coming back home during the summer!"



While we would have her all year round if we could, we wish her wild success when she returns to her studies at University where, in April 2012, she will complete her Music and Political Science program. with a much deserved degree after four years of hard work.