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Benefits that work full-time  
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Health Care Providers Group Insurance Plan™  
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# HORIZONS

The Newsletter of Health Care Providers

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

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VOLUME 3 ISSUE 2  
MAY 2010



Health Care Providers  
Group Insurance Plan™



from the editor's desk



Spring has sprung - always a joy here in the frozen north, though we haven't had to suffer too much this winter. Here at HCP we wintered well having added some new hospitals to the fold and a lot of new plan members. Welcome to all.

With all that growth we're like the flowers bursting through the garden earth - only we're bursting at the seams of our current digs. Consequently, we'll be moving at the end of May. We're not going far but we are all looking forward to the new location. Drop in and say hello if you're in Whitby.

We have another great issue for you with some news on Out of Country travel, our move and the HST, tips on dispensing fees, more prize winners and a new contest to name just a few items. Special thanks to our marketing student for his diligence and enthusiasm in working on this edition.

It is always great to hear from our clients so if you have a concern or a compliment, please don't hesitate to email or call. Have a safe and happy summer and we'll be back in touch in the Fall.

The Editor

OUT OF COUNTRY TRAVEL REMINDERS!

Will you be traveling outside of the country this year? If so, HCP would like to pass on a reminder to our clients that.....

1. There is an Out of Country Travel Medical Insurance component in the Extended Health Care Coverage Plan. The Out of Country Travel (60 day max/trip) covers \$1,000,000 per calendar year for emergency services.
2. Starting May 1st, 2010, the Cuban Government is making it mandatory for all foreign visitors to be holders of Travel Insurance (with emergency health care component) recognized by the Cuban Authorities. Those who will be traveling to Cuba on or after May 1st, 2010, will be happy to know that our travel medical provider meets the Cuban Government's standards.
3. Please make sure that you are "Fit to Travel" when making plans to leave the country. (See benefit booklet for further details).



MOVING ON UP!

Actually, it's down and not far. We've outgrown our old space. As of May 31, 2010 we will be moving to our new location just a few blocks south of our current home. You will still be able to reach us at the same number, the same email addresses and the same web address. We are here to help. Oh, and feel free to drop in if you're in the neighbourhood



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**COSTS GOING UP? CHECK YOUR DISPENSING FEE!**

Did you know that prescription dispensing fees are often overlooked? Many Canadians whose medication costs are covered by employer benefits or provincial or federal plans are not only unaware that dispensing fees are part of the cost of their prescriptions, but that these fees vary from store to store. Dispensing fees can range from \$4 to \$15 across the country. Drug costs have tripled over the last decade and are expected to grow another 25% over the next three years. The rising cost of drug claims drives up benefit plan premiums paid by employees and employers. There are several things consumers can do to save money for themselves and other plan members. They can talk to their doctors about appropriate generic drug alternatives, ask for a three-month supply of their medication instead of a monthly refill, and shop around for the best combined price for medication and dispensing fees. If you are paying out of pocket, generic drugs can save you money. These are just some of the ways you can stretch your benefit dollars and keep your plan healthy for the future. Shopping around makes good sense.

**Dispensing Fee (Examples\*)**

<b>Retailer</b>	<b>Fee</b>
Costco	\$4.11
Fortinos Pharmacy	\$9.49
Guardian Drugs	\$13.49
Independent Pharmacy	\$10.49
Loblaws Pharmacy	\$10.49
Metro Food & Drug	\$9.99
Pharma Plus	\$11.99
Rexall	\$9.99
Shoppers Drug Mart	\$11.99
Wal-Mart	\$9.97
Zellers Pharmacy	\$9.99

\*Costs may differ depending on geographic location

**HEALTHACHIEVE 2010**

We'll be back at this year's conference so don't forget to stop by and say hello. Watch for details on dates, times and our booth number in the Hospital News and on our website.

**WE KNOW YOU'RE OUT THERE! BUT WHERE?**

We are good but we haven't mastered the fine art of mind-reading yet! If there has been a change in your home address, home telephone number and/or email, please contact us to have this info changed on your file. You can mail, fax or email this information to HCP, 500 Brock Street South, Whitby, Ontario L1N 4K7. Fax # is 905-666-8086 and email is info@healthcareproviders.ca.



Keeping your information up-to-date will avoid any unfortunate mistakes in your coverage.

**EVERYBODY WINS!**

HCP is giving all our current plan members another chance to win a great prize. What do you have to do to win? It is as easy as always. Just refer a friend, who is a part-time or casual hospital employee or a retiree of a hospital, but is not currently an HCP plan member and there you go - you're in the draw.

Please send the following information:

- Your Friend's Name
- Your Friend's Hospital Site
- Your Friend's Email Address
- Your Friend's Telephone Number



You can enter online at our website or by regular mail, fax or email at the address on the back page. Please include your name, the name of the hospital site where you work, a contact telephone number and the address to which you would like your prize sent. Contest runs from May 1 to May 31, 2010. May's winner will be drawn in June.

Good Luck To Everyone Who Enters!

### NEW ENDORSING HOSPITALS

**November 2009**  
Credit Valley Hospital

**December 2009**  
Trillium Health Care

**July 2010**  
Ross Memorial Hospital

**Fall 2010**  
Groves Memorial Community Hospital

150 HOSPITAL SITES IN ONTARIO  
NOW ENDORSE OUR PLAN

### FEATURED STAFF MEMBER: Tierney DiMarco



After 1 and a half years with HCP, Tierney is one of the newest members of our team. In her role as Communication Specialist she has been an asset to the company by building relationships with hospital HR departments and plan members. She spends much of her day helping clients and potential clients understand the plan and she does it with patience and compassion; traits exhibited in her personal life as a volunteer teaching English in Africa.

“I went to Africa to help provide young people with an education. In the end, I think I learned twice as much as they did. Taking the time to provide our clients with as much information and as many options as I can, to make sure they feel confident and comfortable with HCP gives me the same feeling of satisfaction”

### HST IS COMING SOON!



The Harmonized Sales Tax or HST is a value-added tax that combines the Federal Goods and Services Tax (GST) with the Provincial Sales Tax (PST). This new tax is to be effective in Ontario on July 1st, 2010. Some things will likely cost more because some goods and services that were not subject to PST will now be subjected to the provincial portion for the first time. However, 83% of consumer purchases will not see a new tax. So far as we could ascertain at press time, HCP clients are part of that 83%. Assuming nothing changes, your monthly premiums won't be affected. For more information on HST please refer to Ontario Website link <http://www.rev.gov.on.ca/en/taxchange/>.

### THE ENVELOPE PLEASE . . .



In the last issue of our news letter, we held a puzzle contest which many of you entered - Thank You. At this time we would like to congratulate the winner of November's Puzzle Draw.

November's winner is Mary Parry from Scarborough General Hospital. She received a \$25 restaurant gift card for the correct answer to the question "Which drug topped the numbers in terms of claims". The correct answer was Nexium. Congratulations to Mary on her win.

Please be sure to enter the contest in this issue for your chance to win a restaurant gift certificate.