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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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Health Care Providers
Group Insurance Plan™



from the editor's desk

As most HORIZONS readers know, the Health Care Providers Plan was launched in November of 1997. Back then no group insurance company in Canada believed our plan would work. Thinking of that reminded me of a remark by Winston Churchill in the darkest days of the Second World War. In a speech to the Canadian Parliament on December 30, 1941 Churchill told his audience that the French generals had misled their divided government in 1940 by telling them that within 3 weeks England would have its neck wrung like a chicken. As we kick off our 13th year, I can think of no finer tribute to everyone involved in the sustained growth of HCP than to repeat what Mr. Churchill famously said in response to the French generals: Some chicken! Some neck!

In our recent renewal negotiations the greatest challenge, as usual, was keeping the plan affordable for all members in the face of continuing double-digit inflation in the industry. We are extremely proud to announce that once again we have managed to keep our renewal rate increase to less than 3% on average across the board. While some plan options may see a slightly higher increase, the average is actually under 2% and those on Plan 1A and Plan 65+ will have no increase at all. We are particularly pleased to have accomplished this while maintaining all the benefits plan members have come to expect and enjoy.

On the change front, our Enrolment Package is getting a much needed facelift. We think you'll like the snappy new booklet format and it should be easier for everyone to use.

As always, we love hearing from you so keep the notes and comments coming.

The Hot Tip!



This tip came from a neighborhood watch coordinator. Put your car keys beside your bed at night. If you hear a noise outside your home or someone trying to get in your house, just press the panic button for your car. The alarm will be set off, and the horn will continue to sound until either you turn it off or the car battery dies.

Test it. It will go off from most everywhere inside your house and will keep honking until your battery runs down or until you reset it with the button on the key fob chain. It works if you park in your driveway or garage. If your car alarm goes off when someone is trying to break in your house, odds are the intruder won't stick around. And remember to carry your keys while walking to your car in a parking lot. The alarm can work the same way there. Maybe it could save a life or a serious attack.

It could also be useful for any emergency, such as a heart attack, where you can't reach a phone. For example, you might suggest to your elderly parents that if one of them is pattering in the garden, they should carry the car keys with them in case they fall outside. They can activate the car alarm and the other parent will know there's a problem.

The Winner's Circle

With so many responses to the survey we had a number of prize winners! So, without further adieu, we present this year's Client Survey Prize Winners:

- Faith Bryan – Henderson Hospital
- Lina Siconolfi – West Lincoln Memorial Hospital
- Joan Macsween – Chedoke Hospital
- Charlene Weber – Chatham Kent Hospital Alliance
- Donna Charette – West Lincoln Memorial Hospital

Thanks again to everyone who participated and congratulations to all the lucky winners!

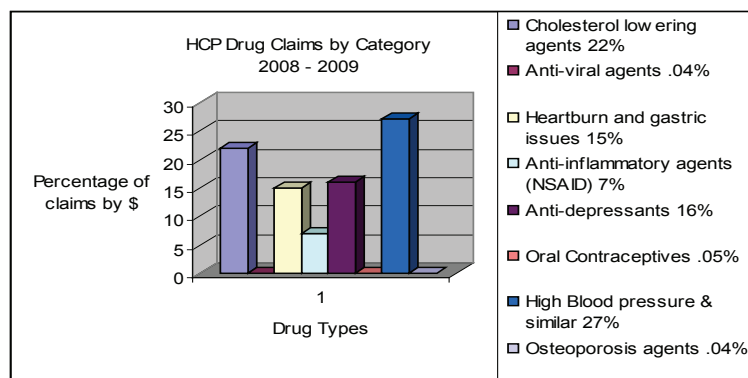
Better Living Through Chemistry: Drug Claims

According to benefits consultant ESI Canada, Canadians spent a staggering C\$22.5 billion on pharmaceutical drugs in 2007. By 2010, an aging population and the growth of specialty medications are factors expected to drive that number up to \$28 billion.

Here at HCP, while the numbers are (thankfully) much smaller, the growth still continues. Looking at last year our drug claims by category of drug show that high blood pressure and related heart issues accounted for over 25% of the total paid drug claims. That was followed closely by the cholesterol lowering agents with anti-depressants not far behind (see accompanying chart).

Individual drugs topping the claims cost charts are: Nexium (40 mg), Lipitor the 20 and 10 mg dose, Crestor (10 mg), Norvasc (5 mg), Celebrex (200 mg), Lipitor (40 mg), Actonel (35 mg), Norvasc (10 mg) and Ezetrol (10 mg).

Finally, anti-depressants led all other types in the category of "most claims made".



Don't Forget to Register! Free - Online

Having a baby? Retiring? Moving to Part-Time? If you have an important event coming soon and that event could affect your coverage don't forget to visit our website at www.healthcareproviders.ca and register. We'll send you a reminder before the big day and we'll make sure you get electronic notification of other big events here at HCP.

And the Survey Says . . .

First and foremost, a big "Thank You" to everyone who participated in our Client Survey! Using the data collected we will continue to improve the Plan to meet our clients' identified needs. We thought you might be interested in learning a little about what everyone had to say about HCP.

1. Over 65% of respondents identified affordable pricing as a factor contributing to their decision not to have coverage.

It's for just this reason that over the last 12 years we've held any required premium rise to under 3% on average across the board.

2. When asked why they would recommend the Health Care Providers plan to a friend, the biggest response after price was the quality of service provided by the HCP Staff.

Thank You! We know that insurance can be confusing and frustrating at times. We also understand that you want to know you have helpful and knowledgeable people to rely on when you have a question or concern about your coverage. We look forward to continuing our tradition of exemplary customer service in the future!

3. Almost 50% of respondents said they learned about the HCP plan through a brochure they received from a Human Resources Professionals at their hospital.

We do everything we can to assist HR Departments in their effort to communicate the availability of the plan to eligible employees in the hospital – looks like they're doing a wonderful job at it!

We're Baaaaaack! HealthAchieve 2009

That's right. HCP is going to be back at the HealthAchieve2009 conference being held again at the Metro Toronto Convention Centre, November 16 – 18, 2009.

On November 16 and 17 we'll be looking for you at booth #1236. Drop by to learn more about the Plan or just to say hello! You can learn more about the exhibition by visit www.healthachieve.com.

We hope to see you there!

New Endorsing Hospitals



Featured Staff Member: Michelle De Sousa



Coming to us after several years with Sunlife Financial, Michelle has been a part of the Health Care Providers Team for a year and a half. In that relatively short period of time she's contributed abundantly in her personal assignments as well as a number of group projects.

As an integral part of the Underwriting Team, Michelle spends much of her time reviewing applications, paying close attention to the finer details of our customer's files. Offering countless hours of hard-work, research, learning and tough decision making all the while taking great care to determine the best coverage available for each individual, Michelle exemplifies a committed employee and true team player. She is best known around the office for her friendly nature and contagious smile. As Michelle likes to say, " Strangers are just friends I haven't met yet."

Pizza Anyone?

This year during the survey we had two contests running; one for individual respondents and one for hospital Human Resource Departments. We are happy to announce we had three winners this year, each of them enjoying a Pizza Lunch as their prize. The winners are the HR Departments at (in alphabetical order!):

- Cambridge Memorial Hospital
- Guelph General Hospital
- Woodstock General Hospital

Congratulations to everyone involved – we hope you enjoyed your lunch!



The Cambridge Pizza Party

The November Puzzle

What drug topped our claims cost chart during the past year?

Entries must be received by HCP or postmarked not later than midnight, December 15, 2009. Winners will be chosen by draw from all the correct entries received. Winners' names and prizes will be posted on the HCP web site. Mail, fax or email your entries to HCP, 500 Brock Street South, Whitby, Ontario L1N 4K7. Fax # is 905-666-8086 and email is info@healthcareproviders.ca. 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. Good Luck!