



## Prescription drug coverage in Québec



If you are a Québec resident, you must comply with the Québec Act respecting prescription drug insurance, which requires everyone under age 65 who has access to a private insurance plan to join it. Also, you are required to cover your spouse and dependent children, unless they are already covered by another private plan.

At age 65, the Régie d'assurance maladie du Québec (RAMQ) will automatically enrol you in the RAMQ prescription drug plan. At that time, you will be able to choose between maintaining your drug coverage under the VIA Rail plan (contact VIA Rail if you choose this option) or changing to the RAMQ plan. Even if you change to the RAMQ prescription drug plan, you can still maintain your coverage under the

VIA Rail retiree health insurance plan to cover the portion of expenses not covered by the RAMQ plan, for drugs not on the RAMQ drug list and for other eligible medical expenses covered under the VIA Rail plan. Please contact the VIA Rail Pension Plans Service Centre for more information (see contact information below).

## Useful reminders about your plan participation

- ❑ **Opting out** – To stop participating in the retiree health insurance plan, you must inform us of your decision in writing. Keep in mind, however, that your decision will be irreversible and neither you nor your spouse will be able to join the plan again at a later time.
- ❑ **The medical expenses tax credit – worth remembering!** – Did you know that you can deduct your medical expenses from your income taxes if they meet a certain threshold (generally 3% of your net income)? This includes your VIA Rail health insurance premiums and any out-of-pocket amounts such as deductibles, coinsurance and services not covered by the plan. Remember to hold onto your receipts — it might be worth it. For information regarding the total premium you paid, you can refer to your tax slip (box 135 of T4A).

## For information about the retiree health insurance plan

FOR	CONTACT
Questions about your coverage under the retiree health insurance plan	<b>Sun Life Customer Care Centre (Contract number: 102102)</b> ☐ Telephone: 1-800-361-6212 ☐ Website: <a href="https://mysunlife.ca">mysunlife.ca</a>
All other questions and to update your personal information	<b>VIA Rail Pension Plans Service Centre</b> ☐ Telephone: 1-844-836-2300

➤ Have your member ID (your VIA Rail ID number) and your contract number handy.



VIA Rail is pleased to remind you that your retiree health insurance plan is there to support your health and that of your loved ones by covering a comprehensive range of health-related expenses. VIA Rail also continues to be committed to keeping your plan affordable and sustainable. That's why each year we review the rates you pay to see if they are still in line with the cost of coverage. Furthermore, a market search was conducted in 2022. **Good news! Sun Life will remain the insurer of your plan** for the coming years. Through this process, VIA Rail was able to secure competitive financial conditions for the plan while maintaining best-in-class service with a leading provider in Canada.

## Change in rates for 2023

Different factors affect health care insurance rates in a given year, including plan usage—the total cost of claims in the previous year—and anticipated inflation in the health care sector for the coming year. Based on these factors, the overall rate for your health insurance plan will **decrease by 3.6%** on January 1, 2023. Keep in mind that the rate adjustments vary by province, so the applicable rate adjustment may be higher or lower for different provinces.

## New monthly rates

The monthly rates taking effect on January 1, 2023 are shown below. These rates, including any applicable taxes, are based on your province of residence and the type of coverage you have chosen (single or family). Your contribution will continue to be automatically deducted from your monthly pension payments.

PROVINCE	SINGLE COVERAGE	FAMILY COVERAGE
British Columbia	\$82.58	\$166.13
Alberta	\$49.55	\$99.34
Saskatchewan	\$99.74	\$199.84
Manitoba	\$78.80	\$157.84
Ontario*	\$78.52	\$157.23
Québec*	\$117.46	\$235.24
New Brunswick	\$159.88	\$319.90
Nova Scotia	\$110.75	\$221.69
Prince Edward Island	\$161.77	\$323.93
Newfoundland and Labrador	\$103.40	\$207.13

\* Rates include the 9% Québec sales tax and 8% Ontario sales tax.

**DEDUCTIBLE FOR PRESCRIPTION DRUGS:** On January 1, 2023, the current \$5.50 deductible per drug will increase by \$0.50 to help manage future rate increases and keep up with any changes that occur in the average cost of prescription drugs.

CURRENT DEDUCTIBLE	DEDUCTIBLE EFFECTIVE JANUARY 1, 2023
\$5.50/drug	\$6.00/drug

**TRAVEL INSURANCE:** Your retiree health insurance plan remains unchanged, for travel inside and outside of Canada. VIA Rail would however like to remind you of the importance to check the Federal Government's travel advice website before making travel arrangements. It's also important to look at vaccination requirements and personal travel insurance (see information on the right regarding the impact on your lifetime maximum). Please note that unlike your retiree health insurance with Sun Life, personal travel insurance may include travel restrictions.

### Take advantage of Sun Life's online services

Sun Life provides you with online tools, health-related articles and a variety of other online resources to help you get the most out of your retiree health insurance plan.

At [mysunlife.ca](http://mysunlife.ca) you can:

- Register for your plan member account
- Sign up for direct deposit with Sun Life
- Print out your pay-direct drug card
- Submit online claims or download paper forms
- Obtain an overview of your coverage
- Learn about Sun Life's online services, including the Drug Look Up tool



#### Mobile app ([www.sunlife.ca/mobile](http://www.sunlife.ca/mobile))

- Submit a health claim in less than 30 seconds
- Consult your claims history
- Display your payment card for your pharmacist or other health care professionals
- Find contact information for Sun Life



#### Drug Look Up tool

- Available through the mobile app or online plan member site
- Confirms if a medication is covered and if a generic version or therapeutic alternative exists
- Indicates if a medication needs to be preauthorized
- Provides average drug prices for comparison purposes

## Being careful with your lifetime maximum

Your retiree health insurance plan has a **lifetime maximum of \$50,000** in eligible expenses for each covered person. That's why you should consider using your provincial health care plan as much as possible.



Your provincial plan may cover more medical devices and services than you think. Have the reflex of asking your doctor, pharmacist or other health care professional if the device or service you need is covered. For example, if you need a wheelchair, instead of purchasing it and claiming the cost under VIA Rail's retiree health insurance plan, you may be able to borrow a wheelchair under the provincial plan.

**NOTE: It is important to purchase personal emergency medical care insurance when you travel outside Canada. Any expenses you incur outside Canada could exceed your lifetime maximum of \$50,000 and you would have to pay the difference. You should also review your personal insurance documentation as it may include restrictions.**

For other ideas on how you can manage your health care costs, please refer to **How to make a difference ...** below.

## HOW YOU CAN MAKE A DIFFERENCE ... TO YOUR HEALTH INSURANCE PLAN AND YOUR HEALTH!

- 1**

**Stay active and eat well.**  
Doing something each day to keep fit and eating nutritious food in the right amounts can keep you healthy. Many illnesses, such as heart disease, high blood pressure and type 2 diabetes can be prevented or controlled with dietary changes and exercise.
- 2**

**Compare prices when buying prescription drugs.**  
The amount you pay can vary from one pharmacy to another. You may be surprised at how much you can save, and it can help your plan costs a lot! You can also use Sun Life's Drug Look Up tool.
- 3**

**Consider using a mail order pharmacy.**  
A mail order pharmacy saves you time and money. It's just like a regular pharmacy, but you don't need to travel as everything can be done over the phone or online, including getting advice from your pharmacist.
- 4**

**Ask your doctor or pharmacist if a generic drug exists for your medication.**  
A generic drug is a reproduction of a brand name drug, but costs considerably less. Health Canada imposes the same standards and tests on generic drugs as it does on brand name drugs, and generic drugs are as effective and safe.
- 5**

**Ask your pharmacist for a three-month supply of any medication you take regularly.**  
This way, you pay the deductible and dispensing fees less often.
- 6**

**Be prepared if you are going on vacation.**  
Make sure your preventive vaccines (such as *Twinrix* for hepatitis A and B) are up to date. Remember, your retiree health insurance plan covers 80% of the cost of preventive vaccines, up to \$500 per year.