



# IUPAT LOCAL 177 WELFARE TRUST FUND

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## Benefit plan improvement

Dietitians promote and encourage healthier food and nutrition choices with the goal of preventing or reducing the incidence rates as well as better management of chronic conditions such as diabetes, high cholesterol, hypertension and obesity. A dietitian can help you take important steps to achieving better health.

The Board of Trustees are pleased to announce an enhancement to the Welfare Plan available to you and your eligible family members effective August 1, 2021. The services of a registered dietitian are being added under the paramedical practitioner benefit with a \$500 per person maximum in each calendar year. The benefit will allow for up to \$180 for the initial assessment and \$110 for subsequent visits to an overall maximum of \$500 per calendar year.

## Self-pay rates

It has been sometime since the self-pay rates have been reviewed and the Trustees have decided to implement an increase effective September 1, 2021 to better reflect the cost of benefits under the Welfare Plan. The active member monthly rate will increase from \$185 to \$200. The same 8.1% increase is being applied to the retiree self-pay and the monthly rates will increase from \$69.38 to \$75 for retirees with individual coverage and from \$171.02 to \$185 for retirees with family coverage.

## Saving you money on your prescription drug dispensing fees

The IUPAT Local 177 current prescription drug plan has a deductible equal to the dispensing fee. This plan feature encourages you to shop around to find lower dispensing fees since you are responsible for paying the entire fee.

A dispensing fee is a professional fee a pharmacist charges every time an individual fills a prescription. Depending on the ingredient cost, dispensing fees can make up a significant portion of the prescription cost. Dispensing fees differ from pharmacy to pharmacy. They can vary by geographic location and the type of medication being dispensed (compound or complex medications may be associated with a higher dispensing fee).

Shoppers Drug Mart charges the maximum amount of \$12.15 allowed by the Province of Alberta. The majority of the other pharmacies are charging a similar amount. Although there are some independent pharmacies that charge lower dispensing fees there are no pharmacies that have dispensing fees as low as Costco pharmacy which charges \$4.38 per prescription.

The following is a summary of possible ways for you to minimize the cost of the dispensing fees:

- **Fill prescriptions at Costco.**
  - As mentioned above Costco has the lowest dispensing fee at \$4.38. Did you know that if you do not have a membership at Costco, you can still fill your prescriptions at their pharmacy? Costco also has online services in which the physician can fax prescription(s) and Costco will mail the drugs to your home within 3 to 5 business days.
- **Request a larger supply of a prescription whenever possible.**
  - If one normally fills a prescription one month at a time, requesting a three-month supply will result in a lower cost by paying fewer dispensing fees.
- **Review prescriptions with your doctor on a regular basis.**
  - Doctors may be able to adjust prescriptions to reduce the overall number such that you pay lower fees in the long term.
  - If it is a new prescription or a switch in brands, ask your doctor if they have any samples available in their office. It never hurts to ask.

These are just a few suggestions to help you save money on dispensing fees, we hope you find them useful.