

A horizontal banner with a colorful, abstract background of swirling green, yellow, and blue waves. The text "Retiree Benefit Plan Review & Update" is centered in white, serif font.

Retiree Benefit Plan Review & Update



Agenda

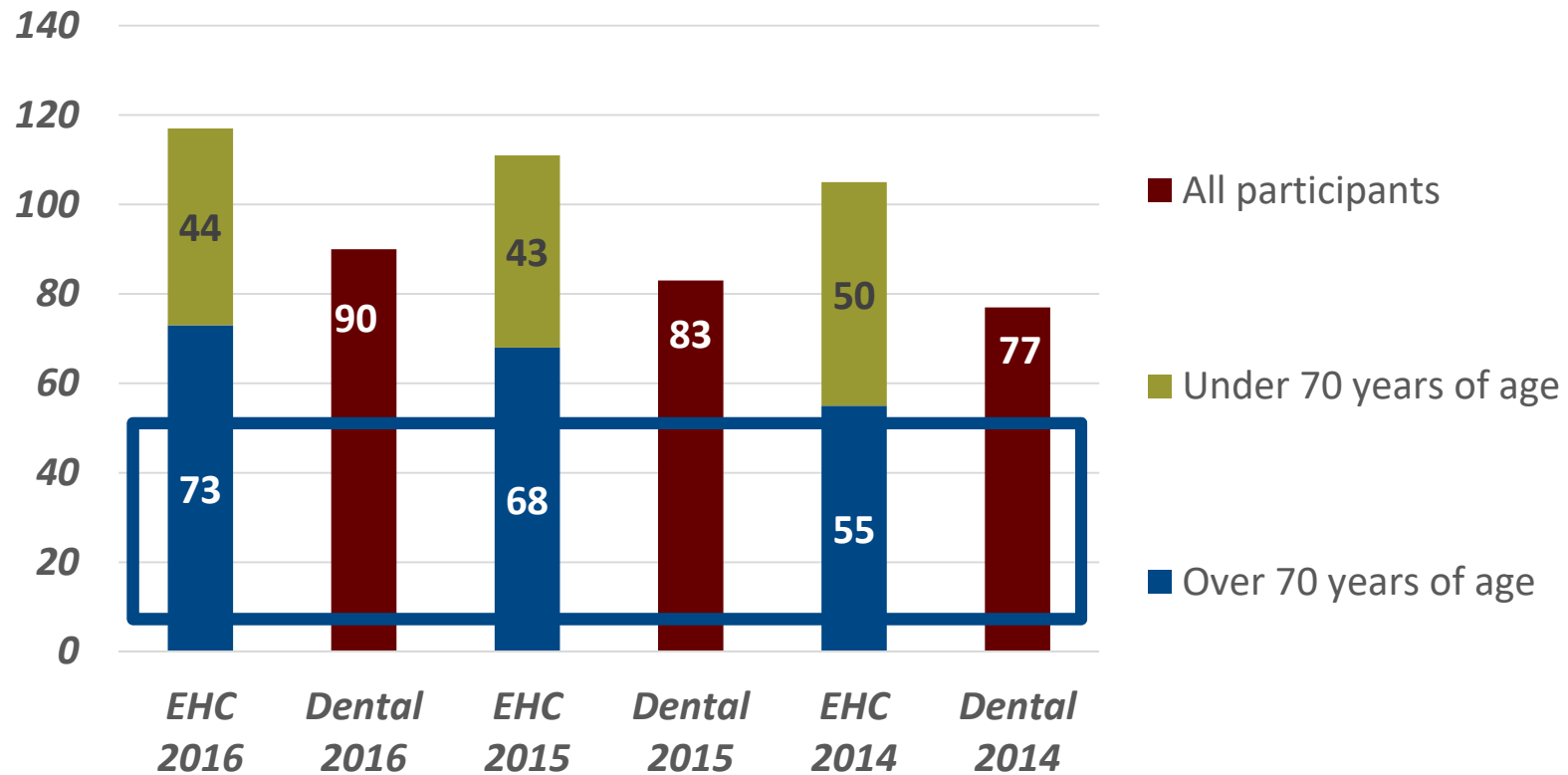
- Welcome
- Structure of the Retiree Plan
- December 1, 2016 Renewal
 - Extended Health & Dental Plan Participation
 - Claims Experience
 - Top 10 Drugs
- Pacific Blue Cross Pharmacy COMPASS
- Out-of-Country Medical Insurance
- Question & Answer



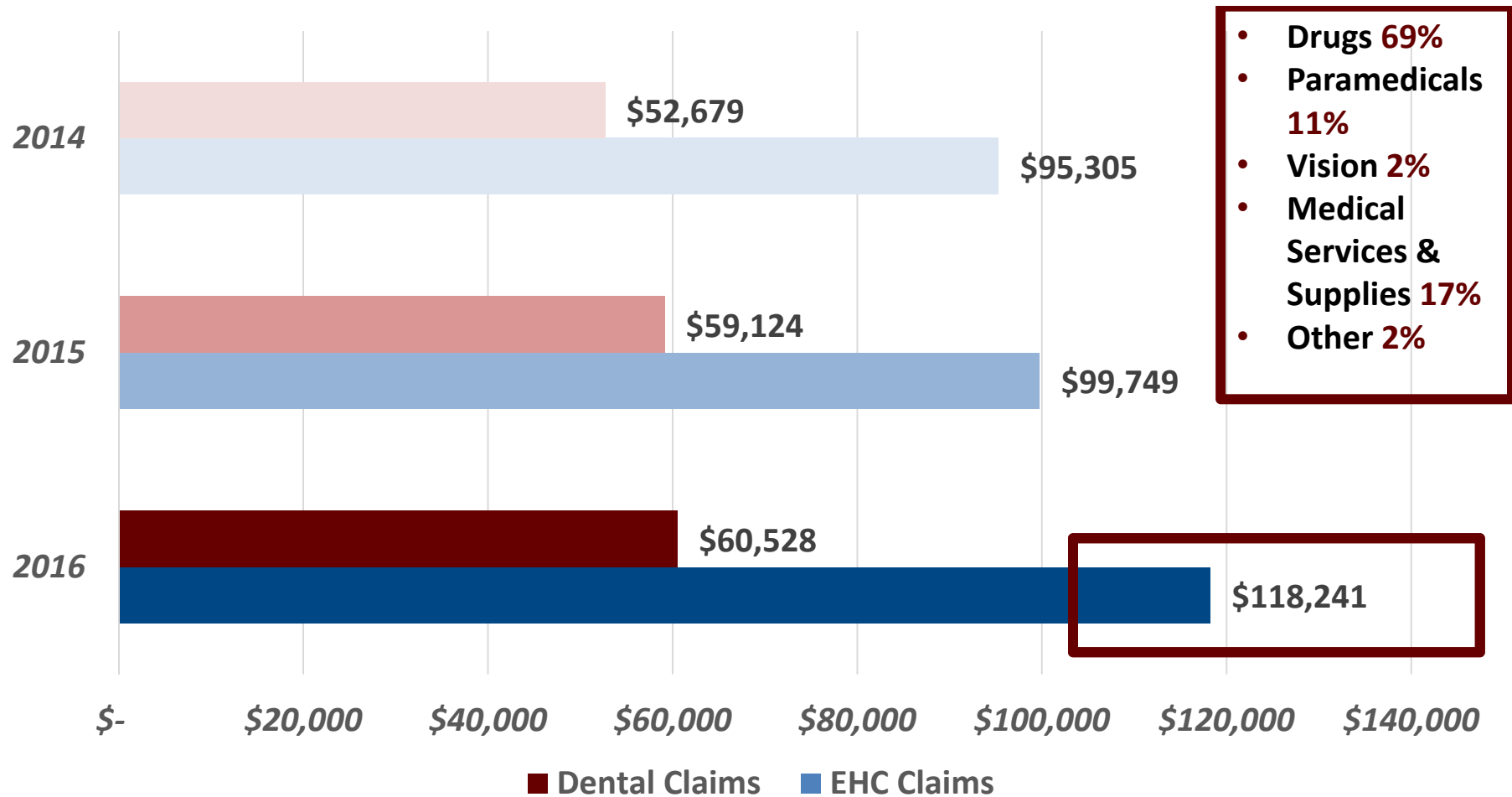
TRIUMF Retiree Plan

- Underwritten by Pacific Blue Cross (PBC)
 - Not-for-profit
 - Lowest expense factors
 - CARESnet and Pharmacy COMPASS
- Extended Health and Dental Care Benefits
 - Two policies: 69 years & under **AND** 70 years & over
 - Coverage level under both policies is the same, however different EHC rates
 - Single, couple and family coverage

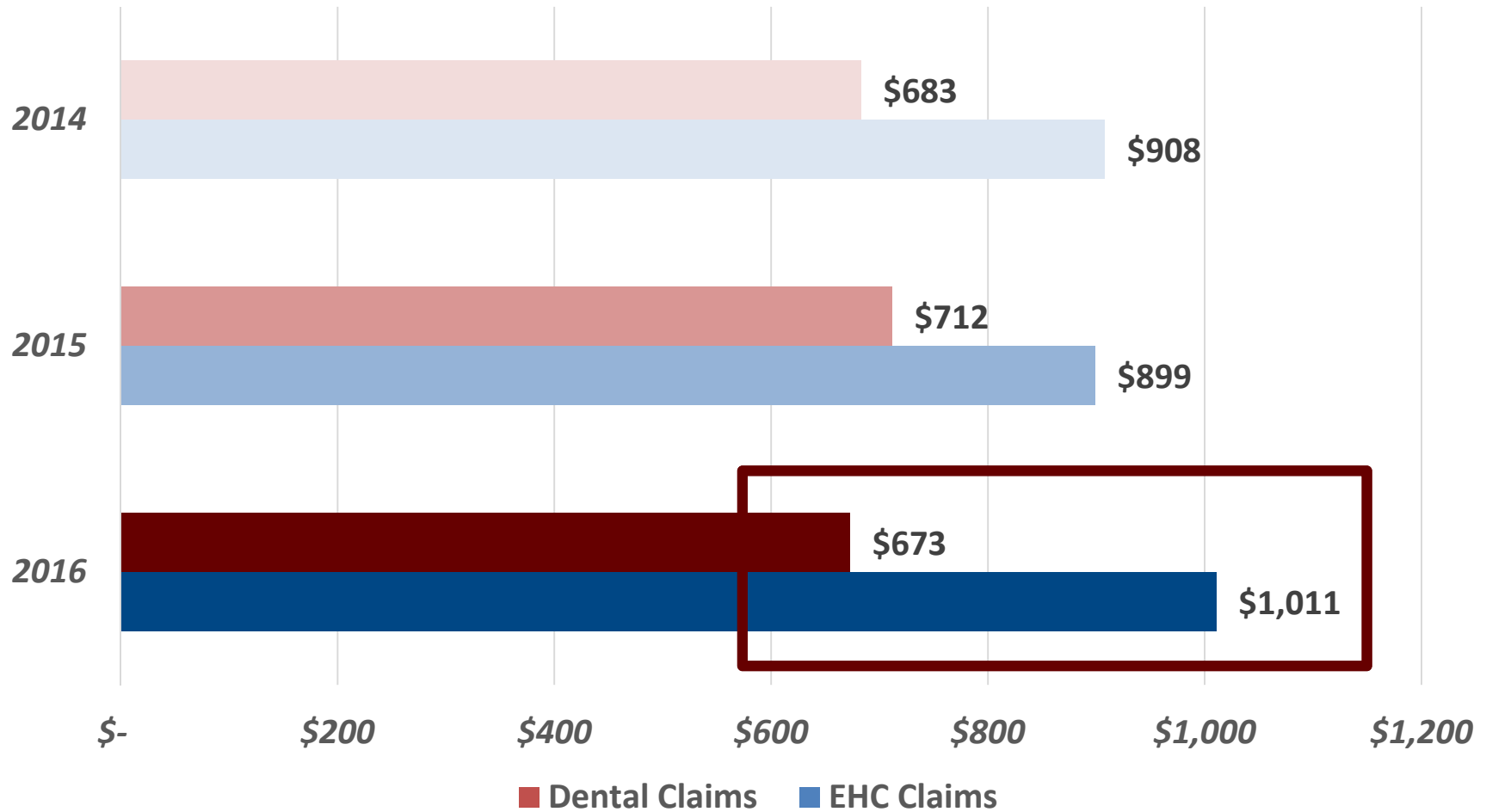
TRIUMF Plan Participation



EHC and Dental Claims Experience



EHC and Dental Claims Average Paid/Retiree



Top 10 drugs

Rank	Drug Name	Therapeutic Category	Total Paid 2016
1	Xarelto	Blood & Blood Forming Organs	\$2,296
2	Crestor	Cardiovascular	\$1,955
3	Prolia	Musculo-Skeletal	\$1,623
4	Apo-Levocarb	Nervous System	\$1,434
5	Renagel	Various	\$1,415
6	Cymbalta	Nervous System	\$1,137
7	Humira	Inflammatory Conditions	\$1,015
8	Brilinta	Blood & Blood Forming Organs	\$1,009
9	Lipitor	Cardiovascular	\$981
10	Losec	Alimentary Tract	\$848

Total Top 10

\$13,712

Total All Drugs


\$81,106

Pacific Blue Cross - COMPASS

Pharmacy COMPASS **PACIFIC BLUE CROSS**

[Home](#) [Price Near Me](#) [Price at My Pharmacy](#) [FAQ](#)

Drug Name (or DIN):

 What is a DIN?

Strength:

Pharmacy Location:

Update Search

Average price at pharmacies close by

Pharmacy	Location	Average Price Per Pill	Generic Equivalent	Dispensing Fee
WAL-MART PHARMACY	3585 GRANDVIEW HWY	NO DATA	\$0.45	\$10.00
DRUGSTORE PHARMACY	3185 GRANDVIEW HWY	\$2.71	\$0.47	\$9.99
SUNSET PHARMACY	3818 SUNSET ST	\$2.56	\$0.45	\$9.10
SAVE-ON-FOODS PHARMACY	4399 LOUGHEED HWY	\$2.65	NO DATA	\$10.00
LONDON DRUGS	4567 LOUGHEED HWY SUITE 400	\$2.65	\$0.47	\$9.60

Pacific Blue Cross - CARESnet



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ID Number * ... ?

Password * ...

Member Spouse

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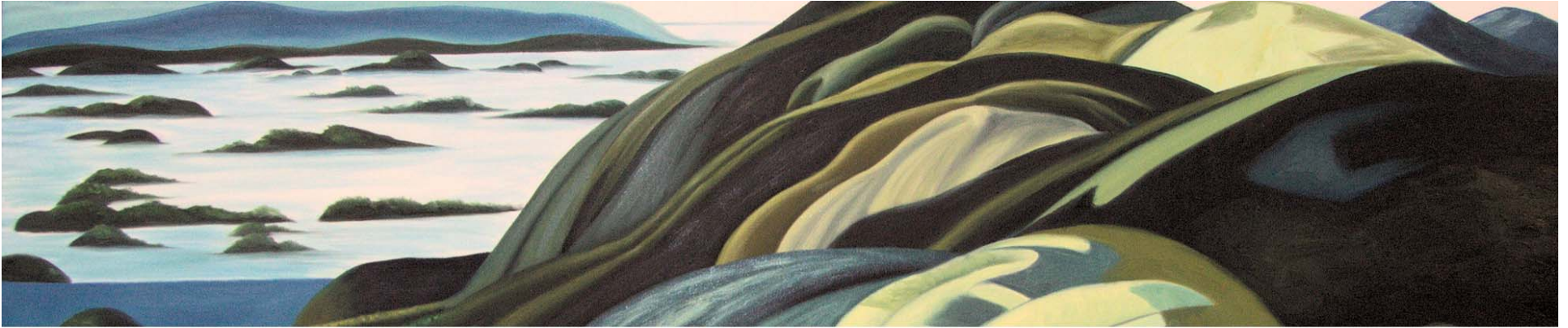


Renewal Recap

- PBC uses past experience as an indicator of future experience. The carrier applies a trend factor (11.1% EHC and 8.8% Dental) to set rates.
 - New Dental Fee Guide 3.3% increase
 - Paramedical practitioners charging more for services
 - High cost of prescription drugs
- EHC premiums require an inflationary adjustment up to **9.9%** depending on policy and coverage type.
- Dental rates reduce by **-4.4%**
- Our negotiations save **\$4,040 over 12 months** compared to the carrier's original request.
- The price impact per Retiree varies based on coverage level.

Out-of-Country

- Your current Emergency Out-of-Country benefit amount is \$50,000 per calendar year (60-day trip duration). This benefit amount is included in the EHC lifetime maximum of \$100,000.
 - Out-of-Country benefit amount is below recommended coverage level
 - Benefit amount cannot be increased for non-active employees due to the associated risk
- **Options?** Remove this benefit from your plan. Removing this benefit lowers the associated risk and premium.



Question & Answer

Jim Dehoney, President & Founder
Carol Fyffe, Account Manager

