

A horizontal banner with a colorful, abstract background of flowing, wavy lines in shades of green, yellow, and blue, set against a dark background. The text "Retiree Benefit Plan Review & Update" is centered in white, serif font.

Retiree Benefit Plan Review & Update



Agenda

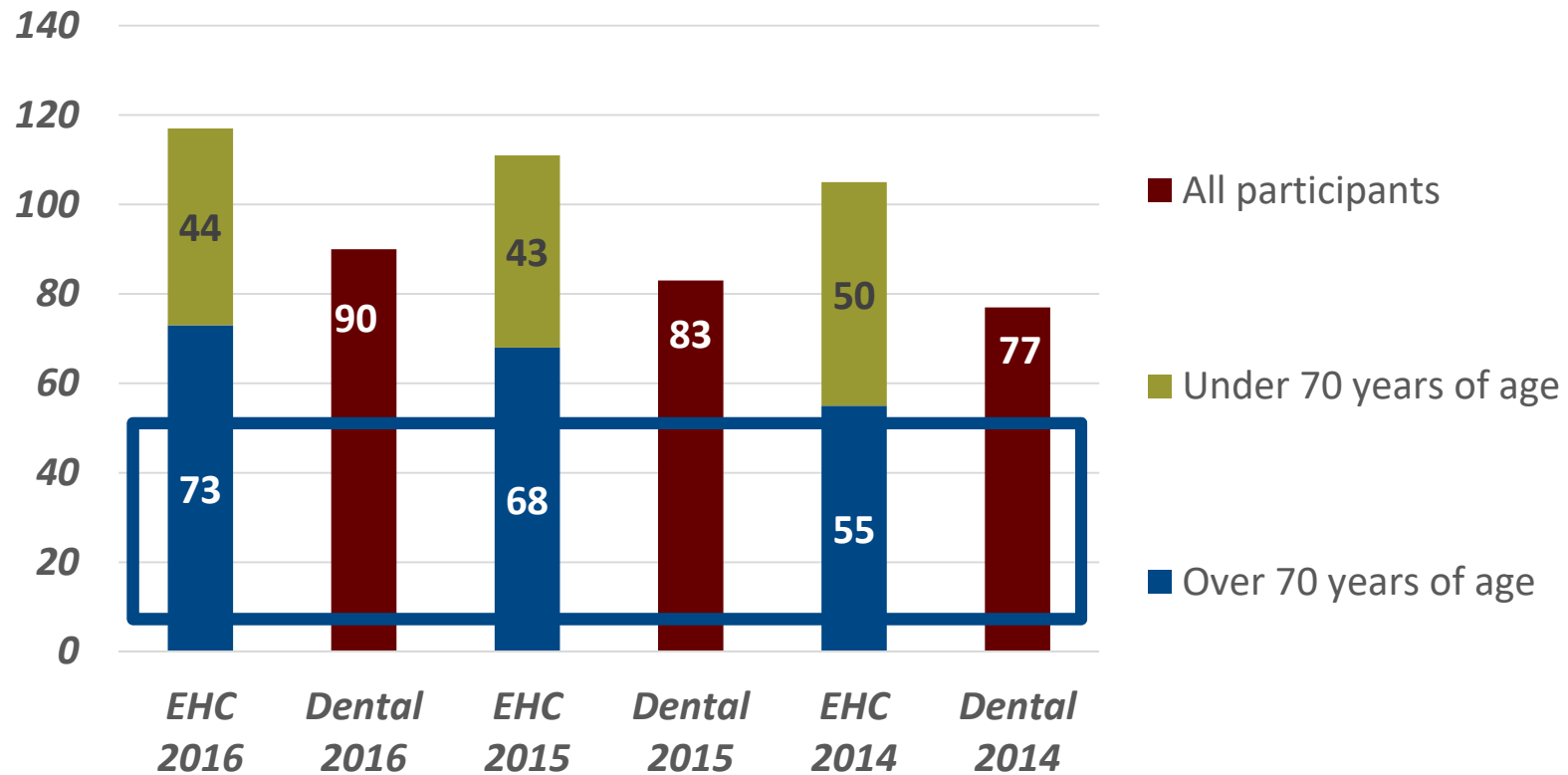
- Welcome
- Structure of the Retiree Plan
- December 1, 2016 Renewal
 - Extended Health & Dental Plan Participation
 - Claims Experience
 - Top 10 Drugs
- Pacific Blue Cross Pharmacy COMPASS
- Out-of-Country Medical Insurance
- Question & Answer



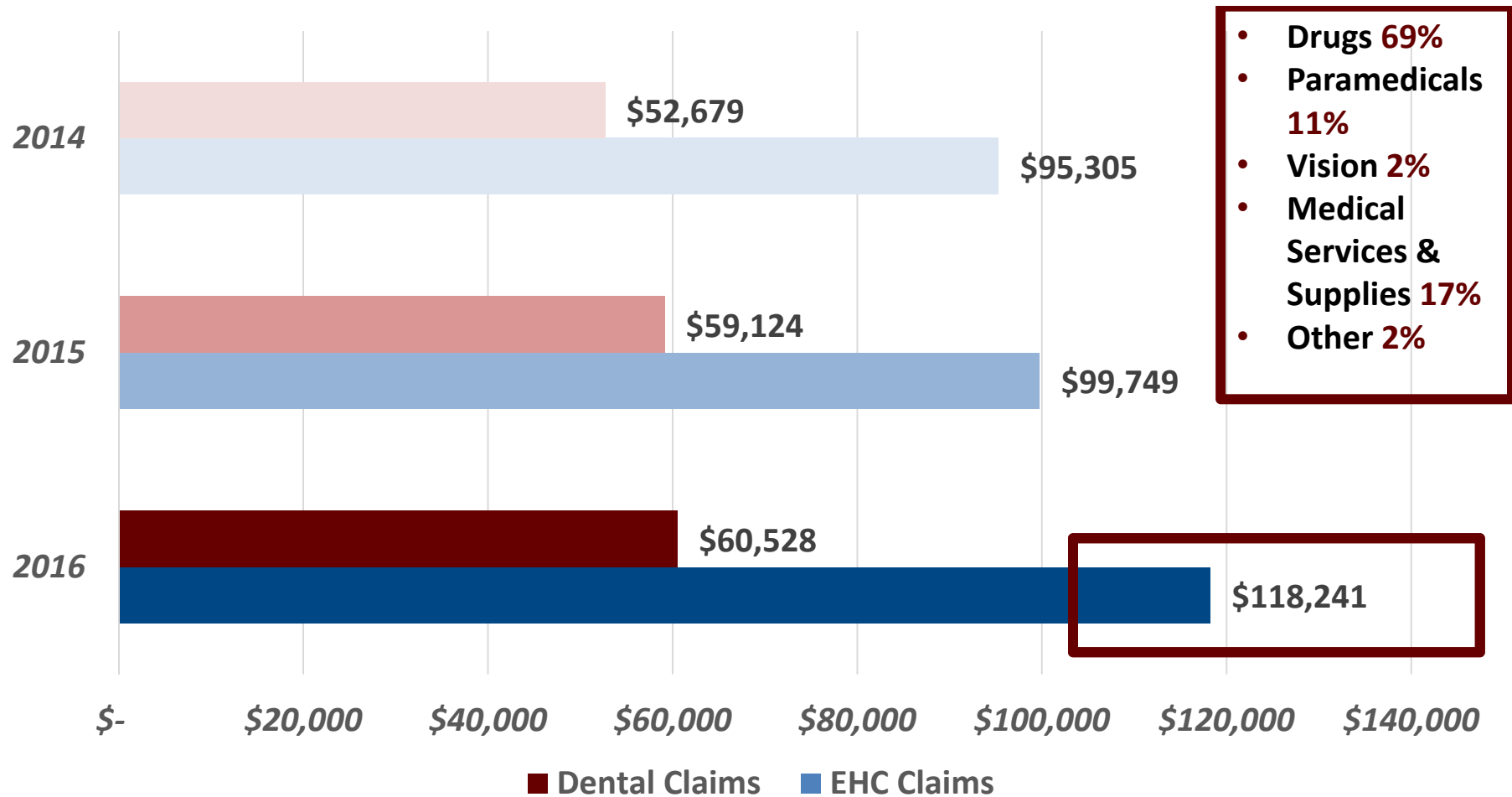
TRIUMF Retiree Plan

- 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

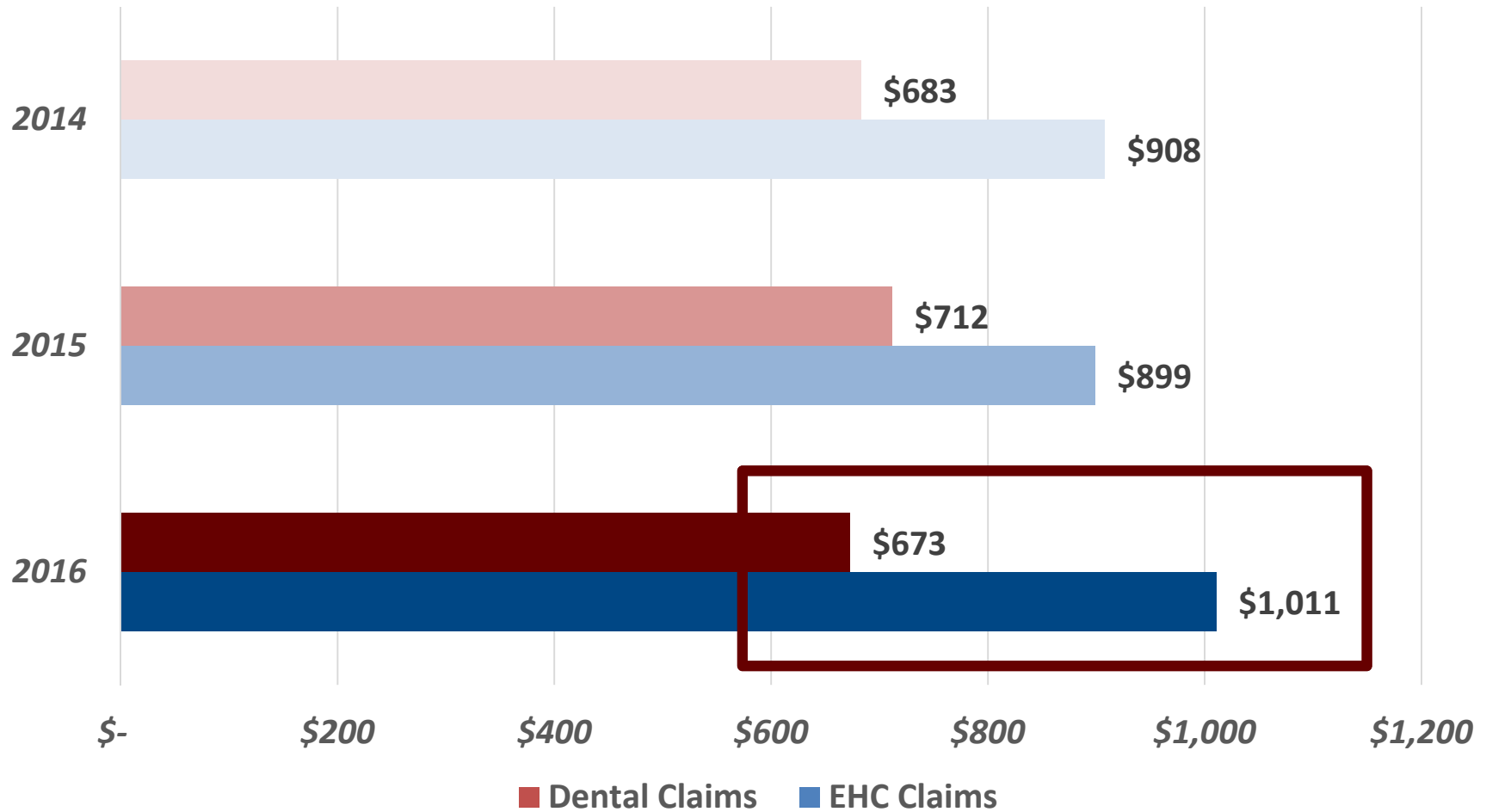
TRIUMF Plan Participation



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

The screenshot shows the Pharmacy COMPASS website interface. At the top left is the 'Pharmacy COMPASS' logo, and at the top right is the 'PACIFIC BLUE CROSS' logo. Below the logos is a navigation bar with tabs for 'Home', 'Price Near Me', 'Price at My Pharmacy', and 'FAQ'. The main search area contains the following fields: 'Drug Name (or DIN):' with the value 'LIPITOR', a help icon and text 'What is a DIN?', 'Strength:' with a dropdown menu showing '80 mg', and 'Pharmacy Location:' with the value 'Broadway E, Vancouver, BC, Canada'. An orange 'Update Search' button is positioned below these fields. Below the search area is the heading 'Average price at pharmacies close by' followed by a table with 5 columns: Pharmacy, Location, Average Price Per Pill, Generic Equivalent, and Dispensing Fee. The table lists five pharmacies, with the 'SUNSET PHARMACY' row highlighted by a red border.

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



- Home
- Find a Plan
- Advice Centre
- About Us
- Contact Us
- Sign In

Pacific Blue Cross Home > CARESnet Login

Discounts on Health & Wellness

Exclusive member savings | [Learn More](#)

CARESnet Sign-In

Policy *

ID Number *

Password *

Member Spouse

[Sign In](#)

By signing in, you agree to the terms and conditions in our legal notice.

[Register for access](#)

[Forgot your password?](#)

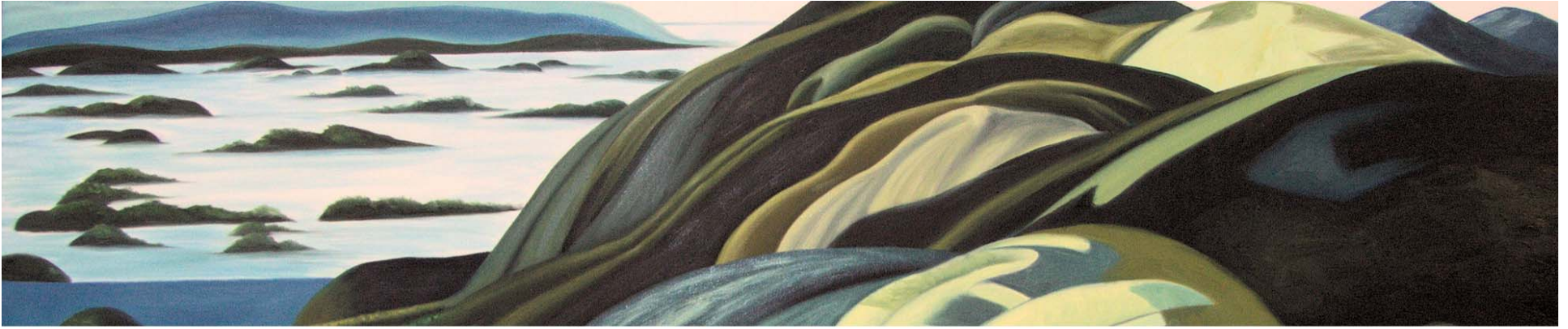
[Take a tour](#)

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

