



*Are you
Covered?*


Newfoundland
Labrador

R_x



The Newfoundland and Labrador Prescription Drug Program offers customized plans to lower the amount that you are paying on prescription medications. These plans are designed to offer assistance to those with high prescription drug costs or low net annual incomes.

There are several different plans available under the Prescription Drug Program that offer distinct ways to lower your prescription drug costs. Take a look at two of our new programs, announced in Budgets 2006 and 2007, that might save you money on your long-term prescription medication costs.

The Access Plan

For Individuals and Families with Low Incomes

WHO'S COVERED?



Single individuals earning
\$27,151 or less
NET INCOME



Couples without children earning
\$30,009 or less
NET INCOME



Families with children,
including single parents, earning
\$42,870 or less
NET INCOME

Even if you're already covered by a student or a work insurance plan, the Access Plan could provide you with additional coverage beyond what you currently receive, up to 20-70%, depending on your net income.

Here are three examples of how the Access Plan works:

- 1) An individual with a net income of \$20,000 would have a co-payment of 28% (We pay the rest).
- 2) A couple with no children and a net income of \$23,000 would have a co-payment of 29% (We pay the rest).
- 3) A family (including single parents) with a net income of \$33,000 would have a co-payment of 32% (We pay the rest).

How to apply:

Apply for the Access Plan by completing an application form, available online at areyoucoverednl.ca, or at your pharmacy or physician's office.

You may also call **1-888-859-3535** and ask that an application be mailed to you.

There is also automatic eligibility for specified dental health care services for 13-17 year olds in families who qualify for the Access Plan.

Information regarding the dental coverage can be obtained by calling **1-800-440-4405**.

The Assurance Plan

For Individuals and Families with High Prescription Drug Costs

Depending on your net annual income, the Assurance Plan creates a maximum amount that you can pay annually on prescription drug costs, capping them at a determined percentage of your annual net income. If you're currently paying more than this percentage of your yearly income, then the Assurance Plan is for you.

Here's an example of how the Assurance Plan coverage is determined:

A family with an annual income of \$35,000 and annual drug costs of \$6,000 requires a maximum contribution per year of 5% of their income, which is \$1,750.

How we calculate your co-payment: $(\$35,000 \times 5\%) / \$6,000 = 29.17\%$

Each time a prescription for an eligible benefit is filled, the family will pay 29.17% of the total cost of the prescription. Find out where you fit in the Assurance Plan and you could save on prescription medications.

WHO'S COVERED?

| IF YOUR FAMILY NET INCOME IS... | YOUR ELIGIBLE PRESCRIPTION DRUG COSTS FOR THE YEAR WILL BE CAPPED AT... |
|---------------------------------|---|
| \$39,999 or less | 5% OF YOUR FAMILY NET INCOME |
| \$40,000 - \$74,999 | 7.5% OF YOUR FAMILY NET INCOME |
| \$75,000 - \$149,000 | 10% OF YOUR FAMILY NET INCOME |

WE COVER THE REST!



How to apply:

Apply for the Assurance Plan by completing an application form, available online at areyoucoverednl.ca, or at your pharmacy or physician's office.

You may also call **1-888-859-3535** and ask that an application be mailed to you.

Why you should sign up:

The Newfoundland and Labrador Prescription Drug Program could save you money and ease the stress of annual drug costs. If you are worried about how much you pay annually on prescription drugs, one of these two programs could help. We encourage you to visit areyoucoverednl.ca or call us at **1-888-859-3535** to find out more details and sign up today.

Call **1-888-859-3535**
or visit **areyoucoverednl.ca**
to find out if you're eligible.


Newfoundland
Labrador

R_x