



Benefits Program

Drug coverage makes up about 75% of a health plan's premium rate because approximately 70% of health claims are drug related. We can all do our part to minimize drug spending by performing a few easy tasks:

- Discuss the choice of drug your doctor prescribes. There could be several options that can have the same effect without the high price tag.
- Develop a better relationship with your pharmacist. Your physician doesn't really know the cost of the pharmaceuticals they prescribe, but your pharmacist does.
- Ask if your pharmacist can perform a Health Risk Assessment (HRA). Pharmacists have the ability to access and provide recommendations and treatment options.
- Request a 90 day supply for a maintenance drug that you are currently taking and comfortable with as this will reduce the frequency of dispensing fees that pharmacist charge.
- A 2009 drug report released the top 10 drugs in terms of cost to provide therapy for such illnesses as: high cholesterol, rheumatoid arthritis, high blood pressure & heart disease, reflux disease and stomach ulcers, asthma, depression & anxiety disorders.
- Be aware of preventative measures that can control high cholesterol, high blood pressure and blood sugar levels.
- Knowing the facts about cholesterol can reduce your risk for a heart attack or stroke. But understanding what cholesterol is and how it affects your health are only the beginning.
- **To keep your cholesterol under control:**
 - schedule a screening
 - eat foods low in cholesterol and saturated fat and free of trans fat
 - maintain a healthy weight
 - be physically active
 - follow your healthcare professional's advice
- To prevent high blood pressure adopt a healthy lifestyle. These steps include maintaining a healthy weight; being physically active; following a healthy eating plan, that emphasizes fruits, vegetables, and low fat dairy foods; choosing and preparing foods with less salt and sodium; and, if you drink alcoholic beverages, drinking in moderation.

Continued

- **Control high blood sugar:**

Type 2 diabetes is the most common of this disease and type can be avoided by reducing high blood sugar through proper diet and exercise, which everyone can do.

- **Paramedical practitioners:**

Benefits such as massage, physiotherapy, acupuncture etc. can be an alternative to drug therapy, but can also add high claim costs to your plan. Ask yourself if your next session is really necessary or just nice to have.

- **Dental Claims:**

Even though your plan covers the majority your dental claim, take a moment to review your bill and don't be afraid ask for clarification. If your car was being repaired, you would definitely question the items listed on your bill wouldn't you?

- **Vision coverage:**

Your carrier will often provide you with a list of preferred providers that can save you a certain percentage off your next prescription of lenses and/or frames. This can lower the claim cost and reduce the expense out of your own pocket.

In association with TIANS, Fraser & Hoyt Benefits is proud to offer a member benefit health plan exclusively designed for TIANS members. Competitive rates and comprehensive coverage including health, dental and disability options make it an essential asset to any business to attract new and retain current employees. Fraser & Hoyt Benefits is a Nova Scotia owned business serving our customers since 1915. We specialize in the design of employee benefits and pension programs for businesses in Atlantic Canada. Our professional reviews with our clients, preferred relationships with our suppliers and our innovative plan design solutions ensure that we are able to provide quality benefits plans at an affordable cost.

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