

# Saving Money when using Employee Benefits.

## Did you Know?

On average, health benefits increase 13-15% each year. Dental benefits increase 7-9% each year.

This adds up quickly and you have a chance to impact those numbers by being a wise consumer.

## Cost Saving Strategies

**Want to save some money?** Below are a few simple tips on how you as a member of a group benefit plan can keep employee benefits plan more affordable.

### PRESCRIPTION DRUGS

#### Dispensing Fees

Every time you get a prescription filled, your pharmacy charges a **dispensing fee**. This fee covers various costs for packaging, professional advice and the pharmacist's overhead.

The average dispensing fee is between **\$5 and \$15**. This fee directly impacts the cost applied to your group plan when you make a claim. If your plan has a dispensing fee cap (e.g. \$10 maximum), any fees over that cap are paid directly by you.

#### Maintenance Drugs

If you are on a maintenance drug, you should try to have your doctor prescribe a 3 month supply (the max amount for maintenance drug refill). This means you will only have to pay for one dispensing fee instead of three.

You'll end up saving you **\$10 to \$30** in dispensing fees!

#### Generic Drugs

Generic drugs are usually **70% less expensive** than their name brand equivalent, but typically equally as effective. The difference in cost can be anywhere from **\$70 to \$100**. Ask your doctor if you can get generic drugs instead.

#### Extra Savings

- i Costco is one of the most affordable pharmacies for both drug costs and dispensing fees. **You don't need to be a member** to purchase prescriptions at Costco. Just mention upon entry that you are visiting the store for prescription drugs only.
- i PocketPills is a Simply Benefits partner that makes medications more accessible and affordable for our valued plan members and includes access to a pharmacist 7 days a week via live chat and **FREE home delivery**.

### PARAMEDICAL PRACTITIONERS

Paramedical practitioners include Chiropractors, Massage Therapists, Physiotherapists, Psychologists and so on.

Depending on the practitioner, they charge a **wide range of rates**, varying from **\$60 to \$230** per visit.

If you shop around your city, you might be able to find a more reasonable price for the same treatment.

Canadian Paramedical Service Fees*					
	LOW	HIGH		LOW	HIGH
Acupuncturist	\$85	\$125	Social Worker	\$145	\$200
Chiropractor	\$85	\$145	Speech Therapist	\$125	\$165
Dietician	\$95	\$180	Chiropracist	\$75	\$120
Massage Therapy	\$95	\$120	Podiatrist	\$70	\$150
Osteopath	\$95	\$145	Naturopath	\$120	\$285
Physiotherapist	\$83	\$165	Occupational Therapist	\$120	\$180
Psychologist	\$165	\$230	Audiologist	\$75	\$145

\* These are the average fees across Canada as of April 1, 2021 and are subject to change.

### DENTAL

Dental fees are reviewed and revised every January. Ask your Dentist if they currently charge in accordance to the current Guide and then compare to what your Dental Plan covers to avoid any surprises.

If your Dentist charges more than the current Guide rates, you can tell them that your plan only covers current year rates. It's possible that the Dentist **may adjust their rates** to align with your coverage!

#### Awareness

**Never sign a blank dental claim form.** Although most providers conduct their business in an ethical manner, there have been reports of false claim submissions in the past. It's better to be safe than sorry!

#### Treatment Plans

Before getting any expensive dental work done, your dentist should submit a pre-authorized treatment plan which describes the proposed treatment with cost estimate. This ensures you know in advance of the treatment what expenses will/won't be covered so you can plan accordingly.