



INSIGHTS

DECEMBER 2016
ISSUED QUARTERLY

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Fri. Dec. 23 - closed 2 hrs. early
Mon. Dec. 26 - closed all day
Tues. Dec. 27 - closed all day
Fri. Dec. 30 - closed 2 hrs. early
Mon. Jan. 2 - closed all day

*Wishing you a
joyful Holiday Season
and a happy New Year!*

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National Pharmacare - Is it on the horizon?

A national pharmacare program would ensure that all Canadians have access to the drugs they need

The recent meeting between Canada's health ministers collapsed in a stalemate over funding, as delegates seemed blinded by short-term monetary solutions rather than focused on the long-term needs for Canadians.

A new health accord dominated the agenda for federal, provincial and territorial health ministers – not surprising, since the former agreement expired more than two years ago.

Just before the Toronto meeting, Prime Minister Justin Trudeau suggested that some of the billions of dollars in health transfers by the previous Conservative government had been diverted by the provinces to other uses. And Health Minister Jane Philpott hinted that any new federal money would come with conditions.

Affronted provincial ministers pushed back hard with the end result that the talks collapsed and the accord was kicked down the road to a meeting between the PM, premiers and territorial leaders later this year.

The two sides are far apart on yearly transfers. Ottawa is offering a three per cent increase; the provinces want six. Ottawa is raising the point that accountability needs to be a consideration, while the provinces are offering none.

Writing larger cheques hasn't addressed skyrocketing health costs, so perhaps having a national pharmacare plan covering prescription drugs for all Canadians would help?

High prices are forcing a troubling number of households to avoid filling prescriptions and even more are resorting to steps such as skipping doses or splitting pills in an effort to make medicine last longer. It shouldn't have to be this way.



The existing system is ridiculously expensive for all concerned, including governments.

A national pharmacare program would ensure that all Canadians have access to the drugs they need. According to the Pharmaceutical Policy Research Collaboration, it would save billions of dollars.

Canadians appear to be strongly supportive according to a recent poll by the Angus Reid Institute. Ninety per cent of Canadians back the concept of pharmacare. The wide-ranging survey also revealed that more than one-in-five Canadians say that they themselves or someone in their household resorted to saving money this past year by not buying drugs ordered by a doctor or by skimping on doses.

The existing system is ridiculously expensive for all concerned, including governments. Other countries achieve lower drug costs by purchasing medicine through a single, national buyer of pharmaceuticals. Canada, in contrast, funds drugs through a hodgepodge of private plans and disjointed federal, provincial and territorial systems that still leave people paying out-of-pocket.

...continued on reverse

Parking Lot Patience

'Tis the season for senseless drivers

... usually found in shopping centre parking lots. Don't let parking lot hassles and theft spoil your holidays. Take precautions:



Drivers

Practise patience. If someone is slow getting in and out of a parking space or walking with packages, don't try and manoeuvre around them.

Avoid backing into traffic, if you can. Most parking accidents happen when a car is in reverse. If possible, take the time to back into a space; pulling out will be much safer and easier than backing up into a crowded lane.

Drive slowly and watch for pedestrians – especially little children. Obey the speed limit in parking lots (usually 15 km/h).

Don't leave packages or valuables in plain sight. Instead, store them in the trunk or camouflage them with a blanket or coat. Lock your doors.



Pedestrians

Be aware of your surroundings.

Don't check your cell phone or use ear-phones while walking through a parking lot.

Don't assume that a driver can see you. Look both ways before crossing and using sidewalks, if possible. And, don't walk between cars; use the aisles.

Avoid returning alone to your car late at night. Get someone to escort you. Have your keys ready and check around your vehicle before you enter it. Lock your doors once inside.

Watch for slippery surfaces.

Parking lots may have ice patches; wear shoes with traction and make sure you watch where you are going.

Source: Body Bulletin Canada

National Pharmacare ... continued from reverse

It's estimated that one-in-five households spend \$500 or more on prescription medicine annually and about seven per cent pay more than \$1,000 each.

Pharmacare is the answer. Potential savings from bulk-buying through a single system are substantial. The Pharmaceutical Policy Research Collaboration study showed that a year's supply of Lipitor, which lowers cholesterol, costs around \$811 in Canada, but only \$15 in New Zealand where public authority negotiates prices for the entire country.

Canada is the only country with a universal health care system that doesn't also cover the cost of prescription drugs.

Add to this the potential administration costs that could be eliminated and you're likely looking at another billion or two in savings.

The strongest argument for pharmacare, however, doesn't concern the money it would save. It's about giving all Canadians fair and equitable access to medicines they need – drugs that work to keep them healthy, ease their pain, and save their lives. Until that's done, we haven't delivered on the promise of universal health care.

Until next year ...

Sources: The Toronto Star, Waterloo Region Record

Employee Group Taxable Benefit Premium Summary for T4 Purposes

A summary has been sent to each group outlining the total annual billed and paid premiums for Life, Dependent Life, Accidental Death and Dismemberment (AD&D) and Critical Illness (CI) benefits (if applicable to your group plan).

The employee's individual total includes any applicable taxes.

According to the Income Tax Act, any portion of this total that is employer paid is considered a taxable benefit and should be reflected as such on each employee's T4.

1two3 Small Group Program 2017 Renewal

RWAM's 1two3 group insurance product currently insures over one thousand people, representing more than 847 businesses throughout Canada. This year we welcomed 78 new groups to the 1two3 product. Over the past year, \$1.3 million was paid for Health & Dental claims.

RWAM is pleased to advise that the per visit maximum for Chiropractic services will be increasing from \$20 to \$30.

Ontario Mandatory Benefits

Life Insurance, Dependent Life, AD&D, Extended Health Care & Out-of-Canada

All Eligible Employees

Single Coverage \$ 88.45 /month
Family Coverage \$186.10 /month
Exempt Coverage \$ 19.00 /month

Ontario Optional Benefits

Dental

All Eligible Employees

Single Coverage \$ 51.80 /month
Family Coverage \$127.60 /month

Long Term Disability

Some occupations are not eligible for LTD coverage due to the nature of the risk.

All Eligible Employees \$2.85/\$100 of benefit