**Public Service Health Care Plan and the Nova Scotia Seniors’ Pharmacare Program**

This article provides information on the relationship between our Public Service Health Care Plan and the Nova Scotia Seniors’ Pharmacare Program. This information was provided to Orchard Valley Branch members at a previous branch Annual General Meeting but is equally valid today and is shared with all branch members here.

While Nova Scotia residents that have private health insurance, such as the Public Service Health Care Plan (PSHCP) members are not eligible to enrol in the Nova Scotia Seniors’ Pharmacare Program, our members may still receive benefits under that plan. Members with PSHCP coverage enjoy access to a wider range of drugs than do those of the NS Seniors’ Pharmacare Program as the drug formulary (list of drugs covered) of the PSHCP plan is more generous than that associated with the NS Seniors’ Pharmacare Program. Further, the NS government does provide for those with private insurance to claim some expenses through the Seniors’ Pharmacare Program under certain criteria. **This is the aspect that is particularly worthwhile to our members with high prescription drug costs as long as they are not members of the no cost NS Family Pharmacare Program.**

Members should note the PSHCP does provide some protection to members who incur extremely high drug costs by reimbursing members for eligible drug expenses at the rate of 80%, until the member’s 20% co-payment reaches $3,000, i.e. when total drug costs exceed $15,000 in a calendar year. At that point, the catastrophic drug coverage will reimburse eligible drug expenses at 100%. There is also a measure of assistance for members residing in Nova Scotia in that the Nova Scotia Seniors’ Pharmacare Program will reimburse our members out of pocket costs *(excludes premiums but includes co-payments)* totalling more than $806 *($382 if in receipt of GIS)* for the cost of prescription drug costs on the NS drug formulary which is far less than the $3,000 PSHCP ceiling to begin full reimbursement. This aspect is not well understood by most members who can then receive relief through NS Seniors’ Pharmacare for eligible prescription costs once copayment costs on eligible drugs total $806 *($382 if in receipt of GIS)* and until they reach $3,000 PSHCP ceiling annually. This could provide a saving of up to $2,194 *($2,618 if in receipt of GIS)* in any given annual cycle. Always apply to the PSHCP first and then to NS Seniors’ Pharmacare if appropriate.

To receive this reimbursement, original receipts and a statement from the PSHCP administrator (currently Sun Life) should be sent to the NS Seniors’ Pharmacare Program. If the original receipts were sent to Sun Life, then copies and/or a copy of the statements provided by Sun Life should be included. Please include your name, phone number, mailing address, and your NS Health Card number so that your claim can be processed as quickly as possible. You should also indicate that you are requesting co-payment assistance.

**Note** also that if a member of the PSHCP is in receipt of the GIS benefit or you have a net income or a joint net income lower than the GIS thresholds, you may be eligible for the PSHCP Relief Provision which would allow you to retain the 25:75 monthly cost-sharing model. Application for this is through your pension office (PSHCP Relief Provision Application Form) available at [www.pshcp.ca/forms-and-documents](http://www.pshcp.ca/forms-and-documents).

**Ultimately - The best source of information regarding the NS Seniors’ Pharmacare Program is to visit their website at:** [www.nspharmacare.ca](http://www.nspharmacare.ca) **or to contact them:**

 **Tel:** 1-800-544-6191

 **Mail:** Nova Scotia Seniors’ Pharmacare Program, PO Box 9233, Halifax, NS B3K 6A1

*(Submitted by Pete Kerr – Health Benefits Officer, Orchard Valley Branch (902-678-3393))*