

10 Tips for Healthy Savings

We are dedicated to improving the health and wellbeing of British Columbians. This means providing you with everything you need to receive the best possible care and looking out for the best ways to save you time and money.

Keeping costs as low as possible not only improves your bottom line, it's also essential to keeping your benefits plan sustainable. Plan sustainability ensures well-rounded benefits coverage can continue for all Members at the lowest rates possible. Even small savings can have a big impact when it comes to rising healthcare costs.

Check out our Pathway to Savings for our top 10 money and time saving tips.

Saving Money

Save money next time you're at the pharmacy — make sure to shop around for the lowest dispensing fees and mark-ups. What are dispensing fees and mark-ups you might ask?

Dispensing Fee: A fee charged to you by the pharmacy that covers services such as verifying a prescription, reviewing of your medications profile to check for interactions, patient counselling and more. It can vary from pharmacy to pharmacy. Pacific Blue Cross data shows dispensing fees can range from \$4.49 to \$15 or more. The average is approximately \$10.

Mark-up: A percentage added to the manufacturer's list price of a drug. It includes a wholesale mark-up and retail mark-up which can vary quite significantly between pharmacies. Some pharmacies can charge an average mark-up as low as 2%, and some as high an average of 92%.



TIP 1: Save on Dispensing Fees — For ongoing medications, request a three month supply of prescriptions at once and save money by paying fewer dispensing fees over time.

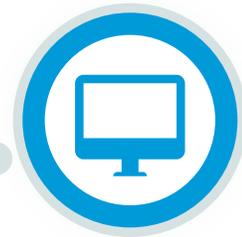
TIP 2: Choose Generic — Generic drugs are equally as safe and effective as the name brand alternative, and are generally less expensive.



TIP 3: Consider lower cost therapeutic alternatives — Your pharmacist may be able to collaborate directly with your doctor to provide you with an alternative, more cost-effective treatment while ensuring the quality of your care.

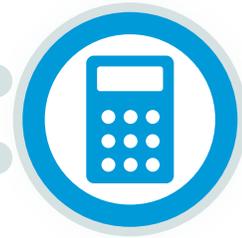


TIP 4: Compare prices — Compare prices on your prescription before you even leave the house. Visit pharmacycompass.ca to find prices on many prescriptions at pharmacies in your area.



TIP 5: Shop within our Preferred Pharmacy Network — Pacific Blue Cross has partnered with leading pharmacy retailers to offer guaranteed low prices and dispensing fees to our Plan Members in BC. Find a Preferred Pharmacy location near you at pac.bluecross.ca/PPN.

TIP 6: Experience the Blue Advantage — Through the Blue Advantage program, Pacific Blue Cross Members can save on medical, vision care and many other products and services offered by participating Providers across Canada. Visit blueadvantage.ca to start saving today.



TIP 7: Enjoy Healthy Travels — Wherever your travels take you, make sure to pack Canada's most trusted brand of travel insurance from Pacific Blue Cross. And, best of all, Pacific Blue Cross Members save 10% on travel plans. Visit pac.bluecross.ca/travel-insurance.

Saving Time

TIP 8: Mobile App — The Pacific Blue Cross Mobile App puts benefits at your fingertips, so you can manage your coverage while on the go. Learn more at pac.bluecross.ca/mobile.

- Sign-in using fingerprint touch ID
- Get health and wellbeing tips and tools
- Submit claims with a photograph
- Buy travel insurance and more!
- Check your coverage balances



TIP 9: Member Profile — Your Member Profile is a one-stop-shop for everything coverage related — from filing claims, to adding additional coverage to protect you and your family. Sign in to your Member Profile now at pac.bluecross.ca and manage your coverage at your convenience.

TIP 10: Local Experts — Save time by having 700 local health experts available to help you when you need it. Call us at 604 419-2000 (toll-free: 1 877 722-2583) or stop by our claims centre located right here in Burnaby, BC.

