

Fair PharmaCare Monthly Deductible Payment Option Information Sheet

PharmaCare offers a monthly deductible payment option for individuals and families receiving assistance under the Fair PharmaCare plan.

This payment option benefits families who have high prescription costs and expect to meet their deductible by allowing them to spread the deductible costs over the course of the year. Once enrolled, families pay their Fair PharmaCare deductible in monthly installments and receive PharmaCare assistance with eligible prescription costs right away.

Enrollment is entirely optional. If you are not interested in this option, you do not need to take any action. Your Fair PharmaCare assistance will continue as it has in the past.

Who is eligible for the Monthly Deductible Payment Option?

Families who:

- are registered for Fair PharmaCare
- do not have private health insurance with a drug benefit plan*
- have a deductible greater than \$0

Example: Brenda and John's prescription costs are about \$2,200 each year. Their Fair PharmaCare deductible, based on their combined annual income, is \$1,200. Currently, Brenda and John have to pay the \$1,200 deductible towards eligible prescription costs before PharmaCare begins contributing 70 per cent of the cost of each prescription.

Under the Monthly Deductible Payment Option, Brenda and John would pay \$100 towards their deductible each month. PharmaCare would begin paying 70 per cent of eligible prescription costs from the date their enrollment was processed. Brenda and John would pay only 30 per cent of their eligible prescription costs at the pharmacy until their annual family maximum is reached.

You may enroll in the Monthly Deductible Payment Option for the current calendar year any time up to September 30th. After September 30th, you can request enrollment for the following year. Please see the back of this information sheet for estimated monthly payment amounts.

For more information, or to enroll, please contact PharmaCare: In Vancouver, call **604-683-7151**. From the rest of BC, call toll-free **1-800-663-7100**.

Staff are available to assist you Monday to Friday 8 a.m. to 8 p.m. and Saturday 8 a.m. to 4 p.m.

* Enrolling in the Monthly Deductible Payment Option is not permitted if you have private health insurance with a drug benefit plan. Your private health insurer contributes towards your prescription costs and the Monthly Deductible Payment Option could complicate or delay the reimbursement of your private health benefits.

Estimated Monthly Deductible Payments

Find your income level below to see an estimate of your monthly payment under the Monthly Deductible Payment Option.

For families in which one or more family members were **born in or before 1939**

Net Annual Family Income*	Annual Deductible Range	Approximate Monthly Deductible Payment
\$0 - \$33,000	\$0	\$0
\$33,001 - \$40,000	\$350 - \$400	\$30 - \$33
\$40,001 - \$50,000	\$400 - \$500	\$33 - \$40
\$50,001 - \$60,000	\$1,000 - \$1,200	\$80 - \$100
\$60,001 - \$75,000	\$1,200 - \$1,500	\$100 - \$125
\$75,001 - \$100,000	\$1,500 - \$2,000	\$125 - \$165
\$100,000 +	\$2,000 - \$10,000	\$165 - \$830

*Line 236 on your and, if applicable your spouse's, federal income tax return.

For families in which all family members were **born in or after 1940**

Net Annual Family Income*	Annual Deductible Range	Approximate Monthly Deductible Payment
\$0 - \$15,000	\$0	\$0
\$15,001 - \$20,000	\$300 - \$400	\$25 - \$33
\$20,001 - \$30,000	\$400 - \$600	\$33 - \$50
\$30,001 - \$40,000	\$900 - \$1,200	\$75 - \$100
\$40,001 - \$50,000	\$1,200 - \$1,500	\$100 - \$125
\$50,001 - \$75,000	\$1,500 - \$2,250	\$125 - \$188
\$75,001 - \$100,000	\$2,250 - \$3,000	\$188 - \$250
\$100,000 +	\$3,000 - \$10,000	\$250 - \$830

*Line 236 on your and, if applicable your spouse's, federal income tax return.

The monthly payment amounts shown are based on a 12-month enrollment. Families who join the program partway through the year may pay an amount that differs from the above.