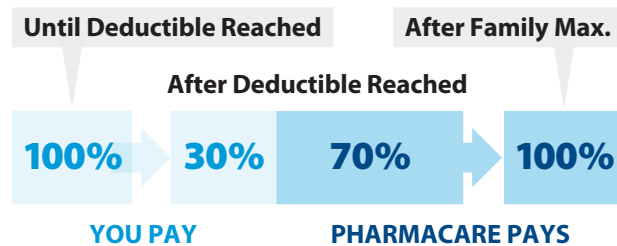


Understanding Fair PharmaCare — The BC Government’s Drug Plan

The BC government’s Fair PharmaCare plan helps protect British Columbians from high drug costs by subsidizing eligible drugs prescribed by a physician. You must register for PharmaCare before you are eligible for reimbursement.

Under Fair PharmaCare, you pay your family’s prescription costs until you meet your PharmaCare deductible. After you meet your PharmaCare deductible, PharmaCare helps you with eligible costs for the rest of the year.



How much does Fair PharmaCare cover?

Your PharmaCare deductible and family maximums are based on income bands so they are not exact percentages of annual family income. Once your family’s net income has been verified by the Canada Revenue Agency, PharmaCare sends you written confirmation of your level of assistance.

Visit the BC government website for more info about Fair PharmaCare — www.health.gov.bc.ca/pharmacare.

Your out-of-pocket costs (or a percentage of them) not covered by PharmaCare may be eligible expenses under your Pacific Blue Cross group or individual extended health care plan. Drug coverage varies across all Pacific Blue Cross plans. To understand what your plan covers, go to CARESnet at

www.pac.bluecross.ca

For eligible residents born AFTER 1939

Net annual family income	Family deductible	PharmaCare pays*	Family maximum	Amount covered after family max.
< \$15,000	None**	70%	2% of your net income	100%
\$15,000 – \$30,000	2% of your net income	70%	3% of your net income	100%
> \$30,000	3% of your net income	70%	4% of your net income	100%

For eligible residents born 1939 OR EARLIER

Net annual family income	Family deductible	PharmaCare pays*	Family maximum	Amount covered after family max.
< \$33,000	None**	75%	1.25% of your net income	100%
\$33,000 – \$50,000	1% of your net income	75%	2% of your net income	100%
> \$50,000	2% of your net income	75%	3% of your net income	100%

* After deductible is reached. ** Government assists you with your drug costs immediately.