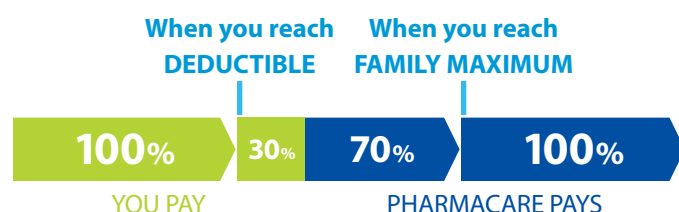


# Understanding Fair PharmaCare — The BC Government's drug plan



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 — [health.gov.bc.ca/pharmacare](http://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 My Member Profile at [pac.bluecross.ca](http://pac.bluecross.ca).

Net annual family income	Family deductible	PharmaCare pays*	Family maximum	Amount covered after family maximum
<b>FOR ELIGIBLE RESIDENTS BORN AFTER 1939</b>				
< \$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%
<b>FOR ELIGIBLE RESIDENTS BORN 1939 OR EARLIER</b>				
< \$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.

\*\*Pacific Blue Cross is a registered trade-mark of the Canadian Association of Blue Cross Plans (CABCP) and registered trade-name of PBC Health Benefits Society (PBC), an independent licensee of CABCP. Life, Disability, Accidental Death & Dismemberment and Critical Illness insurance is underwritten by Blue Cross Life Insurance Company of Canada. †Blue Shield is a registered trade-mark of Blue Cross Blue Shield Association. All rights reserved. 0601.02.006—E 11/20 CUPE 1816