



Meet our new Low Cost Provider...

BBD is proud to announce our new benefits arrangement with **Costco Pharmacy** as of November 1st, 2011. Not only are we delighted about what this means for us, we are even more excited about what this means for you and your plan members.

Why should you be excited?

As you may already know, Costco Pharmacy provides very competitive pricing for prescription drugs through **low cost dispensing fees** (\$3.89 for Ontario and \$4.49 for all other provinces) and **lower markups** than the average retail pharmacy. Plus, Costco Pharmacy offers **progressive services** such as *health awareness clinic days*, conducted by registered nurses and pharmacists. Other pharmacy services include *computerized patient profiles, drug interaction/allergy checking* to ensure that your medications are compatible, *Interactive Voice Response (IVR) system* for over-the-phone prescription refills, *private counselling, late refill checking*, and more.

For more information, visit the Costco Pharmacy website at www.costco.ca under the Health and Beauty tab, or directly at <http://www.costco.ca/service/featurepage.aspx?productno=10336852>.

Still need convincing?

Since prescription drugs are the major driver of the cost of health benefit programs, we want to help you and your plan members save money while encouraging them to be better consumers of the plan.

What's the advantage for Plan Members?

Where the drug plan design requires the plan member to pay coinsurance (e.g. 20%) or a per prescription deductible (e.g. \$5.00), BBD will be offering Green Shield Canada plan members a **\$5.00 discount per prescription** filled at a Costco pharmacy. This service, combined with low cost dispensing fees and lower markups, means less out-of-pocket.

What's the advantage for Employers?

In addition to the \$5 enhancement for plan members, having them use Costco pharmacy will result in a 5% - 30% decrease in claims cost per prescription due to Costco's low cost approach to prescription drug pricing.

Some examples of how it works

Current Drug Plan Reimbursement	Per Prescription Deductible	Cost of DrugClaim	Cost to Plan Member(Costco)	Cost to Plan Member (Non-Costco)
100%	\$5.00	\$50.00	\$0	\$5.00
80%	\$0	\$50.00	\$5.00	\$10.00

While plan members **do not need a Costco membership** to take advantage of prescriptions from the Costco Pharmacy, they must be a member to purchase any items other than prescription medications. In addition, Costco offers a full range of convenient services in each warehouse including Optical and Hearing Aid Centres.

A natural fit

As your benefit solutions partner, we are confident that our new low cost provider is a natural fit for BBD and your plan. Costco Pharmacy—like BBD—values good service and above all, THEIR MEMBERS. Please encourage your clients to experience Costco Pharmacy's philosophy of care and full range of services that will benefit them in more ways than ever imagined.

For further information, please contact your BBD Account Manager.