

Colleges of Applied Arts and Technology  
**GROUP INSURANCE BENEFITS  
COMMUNIQUÉ  
IMPORTANT INFORMATION**

**REMINDER**

**OVER-THE-COUNTER DRUGS/NATURAL HEALTH PRODUCTS**

Further to the January 2010 Group Insurance Benefits Communiqué, this is a reminder that drugs/health products available over the counter are NOT COVERED by our Extended Health Care Plans. This includes products that have been reclassified by Health Canada that now have a Natural Product Number (NPN) and drugs that have a Drug Identification Number (DIN) but you can buy off the shelf without a prescription. Drugs that have a Drug Identification Number (DIN) AND are only available with a medical practitioner's written prescription are the only eligible drugs under the plan. There are a few specific exceptions noted below related to serious medical conditions.

**Are there any drugs/products covered by our plan that a pharmacy or store can normally sell without requiring a written prescription but will be covered if prescribed by your doctor?**

YES. The following items are covered when prescribed by a doctor even though a pharmacy or other type of store may sell the product without a prescription:

- ◆ For individuals diagnosed with diabetes – insulin, test tapes, needles and related supplies
- ◆ For individuals with pernicious anemia – injectable liver extract or vitamin B12
- ◆ For individuals with other severe medical conditions – oxygen and nitroglycerine

**What over-the-counter products are ineligible?**

Generally, any product with a DIN or NPN that you can buy over the counter without a prescription, is not covered by our plan even if it is prescribed by a doctor.

In order to save yourself unnecessary expenses, make sure that both your doctor and pharmacist understand that your plan does not cover over-the-counter drugs. If you are in doubt as to whether or not a product is available without a prescription, ask your doctor or pharmacist prior to getting the prescription filled. Frequently, your doctor may give you a note with instructions on how to take the medication as opposed to writing anything on their prescription pad. Don't be afraid to ask you pharmacist if you can purchase it off the shelf. This way you will avoid unnecessary dispensing fees added to the cost of product, both of which you will have to pay out of your own pocket.

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**OVER-THE-COUNTER DRUGS RECLASSIFIED BY HEALTH CANADA**

As of January 1, 2010, many over-the-counter drugs are losing their Drug Identification Number (DINs) and are reclassified as Natural Health Products and identified by a Natural Product Number (NPN). As the CAAT plans do not cover Natural Health Products, these products will no longer be eligible for coverage under the CAAT Extended Health Care plans, even if prescribed by a medical practitioner.

**Why the Change?**

The *Natural Health Product Regulations* came into force on January 1, 2004 and are designed to control the safety, effectiveness, quality, identification and labelling of Natural Health Products. Manufacturers had six years to transition their natural health products to the new classification. This six-year period expired as of January 1, 2010.

**What products are changing?**

Products that are being reclassified as Natural health Products include vitamins and minerals, herbal remedies, homeopathic medicine, traditional medicines such as traditional Chinese medicines, probiotics, and other products like amino acids and essential fatty acids.

**Impact on Your Drug Plan**

**Some of the products that will no longer be eligible for coverage under the CAAT drug plan are:**

- vitamins (previously covered when such drugs were considered treatment for a chronic condition, and such condition was documented by a doctor's statement)
- minerals (previously covered when such drugs were considered treatment for a chronic condition, and such condition was documented by a doctor's statement)

**There will be no change to coverage for the items listed below:**

- life-sustaining, over-the-counter products such as insulin, diabetic supplies, and nitroglycerin
- injectible vitamins and prescription-strength vitamins