

Greetings!

We are pleased to announce that effective January 1, 2018, your new Stelco Retiree Benefit Trust (or ELHT -- Employee Life and Health Trust) launches our new Stelco non-USW Retiree Benefit program. The Trustees of your ELHT have worked hard to design a Retiree Benefit Program that meets the needs that Plan beneficiaries have identified, in a way that is sustainable given the limited funding the Trust will receive.

The Benefits coverage provided under the new Retiree Benefit Trust is summarized in a document included in this mailing. Please refer to the Plan Summary document for information about your coverage. If you require more detailed information, a copy of the complete Benefit Booklet is available for download at www.greenshield.ca.

The Trust has contracted with Green Shield Canada (GSC) to continue to be your health and dental benefits carrier. This will make the transition to the new plan much smoother and more cost effective.

The enclosed **Welcome Package** will guide you through the move from the U.S Steel Plan and the Provincial Transition Fund to your new ELHT plan at GSC. Here are some things to keep in mind:

DIRECT DEPOSIT – WHAT YOU NEED TO DO

Get your money back faster! Register for direct deposit with GSC as of January 1. (**Banking information cannot be transferred over** from your US Steel/Transition Fund GSC ID number).

Your new all-in-one GSC/Stelco Retiree Benefit Trust ID card is enclosed

What you need to know

- Your new GSC/Stelco Retiree Benefit Trust ID card(s) is the only card you will need to access all of your applicable benefits.
- Your GSC ID number will be activated by GSC on January 1, 2018 (the ID number is all you need to start claiming). You do not need to call GSC to activate your card. As of January 1, 2018 please only use the I.D card provided in this package.
- Please review the information on your card carefully to ensure it is accurate. Report any errors or omissions as soon as possible to the GreenShield call center at **1.888.711.1119**. If you require a change to the status of a named dependent, please contact the Trust at Stelcobenefitstrust@gmail.com.

SPREAD THE WORD

Be sure to show your new ID card to all of your health care providers, e.g. your pharmacist and your dentist

Claims submission made simple with GSC

What you need to know

You have three options for submitting your claims to GSC:

- **Provider-submitted claims:** Pharmacists, dentists and many other health care providers will submit claims to GSC on your behalf. Just ask your provider.
- **Online claims:** We offer do-it-yourself online claims submission through www.greenshield.ca.
- **Paper claims:** Just mail the original receipt and completed claim form to GSC for reimbursement (please refer to the Online and Mobile Services insert for instructions on where to find forms – or call the GSC Customer Service Centre at 1.888.711.1119 to receive a form in the mail). Remember to keep a copy of the original receipts and completed claim form for your records.

Online and mobile services

What you need to know

GSC's Plan Member Online Services is a self-serve website that puts all your benefit plan information at your fingertips, from your benefit plan booklet to drug coverage to claim forms. You have access to a mobile app and a health portal too! Visit www.greenshield.ca for more information.

Claims Submission FAQ

Will pre-approvals from our previous plan be honoured by GSC?

- Since this is a new plan, all new claims for special authorization drugs and dental work will need to be completed and submitted for approval to GSC after January 1, 2018.
- If you have been approved for a special authorization drug with your previous plan and have filed a claim in the last six months, GSC will honor that approval. You will not be required to complete the special authorization application process again.
- If you have had a dental pre-determination approved by your prior plan, it will be honored by GSC.

Will my claims history be transferred?

- Your claims history for prescription drug expenses will be carried forward and transferred to the new plan. Claims histories for other benefits will be refreshed and start at \$0.

If I have previously used all of my \$70,000 life-time maximum coverage, will I start over with another \$70,000 of prescription drug coverage?

- If you exhausted your \$70,000 life-time maximum under the old Stelco plan you will be able to access \$1,000 per year of coverage that renews every January 1st.

How do I make sure I am not overcharged by my pharmacy?

- Prices can vary from pharmacy to pharmacy, If your pharmacist submits your claim electronically on your behalf (all pharmacists can, you just need to ask!), they are not allowed to charge you extra fees above what GSC allows. This saves both you and the Trust some money. If, however, you pay for your prescription directly, a pharmacist can charge you above the GSC limit.
- The Trust builds-in another level of protection by limiting the mark-up pharmacies can charge for brand name and generics prescription drugs to 10% and 8%, respectively. GSC administers this on our behalf. If your pharmacist is not willing to accept these mark-up limits and charges you more, you may want to consider shopping around.
- Since you are responsible to pay a portion of the prescription cost and all dispensing fees above \$7.00, it is imperative that you understand the cost of each prescription.

Special notices

You may notice a change in some administrative requirements such as:

- **Initial Days Supply** – If your doctor prescribes a new drug for you, your initial supply will be either for 30 days or 10 days in the case of high cost drugs. This gives your physician enough time to assess your tolerance to the drug (e.g., identify any potential side-effects). With an initial 30-day or 10-day supply, you and your physician have the flexibility to choose which drugs best meet your needs. A 30-day or 10-day supply also ensures that prescription drugs are not wasted, and prevents a large supply of medicine being unused. This risk of wastage becomes especially important for high cost drugs. If no issues arise with the new drug, you will then be able to fill a 90-day prescription.
- **Prior Authorization** – Certain drugs – called individual consideration (IC) drugs – have the potential to be used inappropriately, either through excessive use or for unapproved medical conditions. GSC establishes certain medical criteria that you must meet for each IC drug before approval for coverage is granted. If you are prescribed a drug that requires prior authorization, your pharmacy will let you know and you will have to apply for coverage from GSC. Your physician or authorized prescriber will need to assess your eligibility and, if you are eligible, fill out the Prescription Drug Special Authorization Request Form. You can get the form through your pharmacy or by calling the GSC Customer Service Centre. Once you receive approval for an IC drug, your profile in the GSC claims system is updated so that all future claims for the same drug are automatically approved. Be sure to let your physician and pharmacist know that your drug plan includes a prior authorization program.

Shop around to get the best quality/service for your benefit dollars

Health and dental benefits coverage is a vital part of your overall health, and the cost of providing these benefits to you and your family continues to rise each year. Good health care coverage is important, and we should all participate to help control costs by being informed consumers. Here are a few tips:

- Your health care provider should be providing you with the costs and fees for services up front and explaining if other, potentially more cost-effective treatment options or alternatives, exist.
- Ask questions about the services or products you receive and always ask how much is being billed to your benefits plan.
- Avoid being overcharged and product switching – ensure that the quantity and quality of items being billed are actually what you receive.
- Dispensing fees can differ from pharmacy to pharmacy, making a big difference in the total cost of the prescription. Check out the dispensing fee policy at your pharmacy and consider shopping around before deciding which pharmacy to use. The ELHT is currently working to establish a preferred network of pharmacies that will, among other things, accept our \$7 dispensing fee limit – check the website at www.steltrust.com for updates.

Questions?

If you have any questions or concerns, the GSC Customer Service Centre is ready to assist you (Monday to Friday, 8:30am to 8:30pm EST) at **1.888.711.1119** or via **www.greenshield.ca**. When calling the Customer Service Centre, having your ID card handy will allow our representatives to serve you even quicker.

We are excited to welcome you back to GSC and look forward to serving you!