JRP Employee Benefit Solutions

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Frequently Asked Questions – Trillium Drug Program

WHAT IS THE TRILLIUM PROGRAM?

The Trillium Drug Program (TDP) is a provincial government program for residents of Ontario under the age of 65, with a valid Ontario Health card, who spend a large part of their income on prescription medications. The TDP provides benefits for prescription medications when drug costs are higher than approximately four percentage of the total net (after tax) household income.

Net income is the amount shown on line 236 of your Notice of Assessment issued under the Income Tax Act
(Canada), minus the amount of income from the Universal Child Care Benefit Program (reported on line 117 of your
tax return) and the amount withdrawn from your Canadian Registered Disability Savings Plan (reported on line 125 of
your tax return).

O HOW CAN THE TRILLIUM PROGRAM HELP ME?

TDP is intended to provide prescription drug coverage for residents of Ontario who have a high out of pocket prescription drug expenses in relation to their income. Trillium can help by covering the drugs that you need when you:

- Do not have coverage under private prescription drug insurance. *
- Have reached the annual, or lifetime, maximum under your private prescription drug plan.
- Do not receive 100% reimbursement of your prescription drug costs under your private prescription drug plan.
- Specific drug(s) are not covered under your private prescription drug plan.

*A private plan is either an employer-sponsored group plan, or an individual plan that you have purchased.

WHAT PRESCRIPTIONS ARE COVERED?

The TDP provides coverage for prescription drug products listed on the Ontario Drug Benefit Formulary including:

- 4,400 prescribed drugs.
- Over 450 limited-used drug products (these are covered under certain conditions).
- Some nutritional products and diabetic testing agents.
- Approximately 850 drug products which must receive prior authorization through Exceptional Access Program (your physician must make a written request for coverage on your behalf).

You can ask your physician or pharmacist if the medications you are currently taking are covered by the TDP; or you can search the website https://www.ontario.ca/page/check-medication-coverage/.

It is recommended that you tell your physician and pharmacist that you are enrolled in the TDP.

HOW DO I APPLY FOR TRILLIUM?

Application forms for the TDP are available online at https://www.ontario.ca/page/get-help-high-prescription-drug-costs#section-4 or at pharmacies, doctors' offices and clinics. You can apply for Trillium at any time during the year, and the registration process can take between two to four weeks.

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HOW DO I CHOOSE AN ENROLMENT START DATE?



First time TDP applicants can select the date their TDP coverage will start. If the start date selected is after August 1st – the start of the TDP benefit year – your deductible will be pro-rated based on the number of days remaining in the TDP benefit year.

• For example, if your annual deductible is \$1,000 for the whole benefit year, and you choose an enrolment start date of February 1 (6 months into the TDP benefit year), then your deductible will be reduced to \$500.

If a start date is not selected, August 1st will be used.



WHAT IS CONSIDERED A 'HOUSEHOLD'?



A household is a single person, or two or more people who are dependent on each other financially. Anyone who meets the definition of a member of a household must become part of a household's application to the TDP, whether they required drug benefits of not, have an existing private insurance plan, or reside outside of Ontario. In addition, all household members, including seniors and family members without an Ontario Health Card, must be included on the TDP application. The following people are included in the definition of a household:

- A single person living alone.
- A spouse, common-law spouse, or same-sex partner (a partner is defined as a person who lives in conjugal
 relationship outside of marriage with the applicant; have cohabited for at least one year; are together the parents of a
 child; or have entered into a cohabitation agreement under section 53 of the Family Law Act).
- · Children, parents or grandparents who live with you and reply on you, or you on them, for financial support.
- Children who are students, who may not live with you but rely on you for financial support, such as children away for school or living abroad.
- A spouse or partner who may reside in another province or outside Canada.
- A spouse or partner who may reside in a long-term care home.

You would not include a household member who is financially independent – meaning that the household member is self-supporting, pays market-value rent and their own living expenses. They cannot reply on family members for support – and family members cannot rely on this person for financial support. If a family member is financially independent, that family member does not need to be included on the household's application for TDP.

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HOW DO I SATISFY THE FOUR PERCENT ANNUAL DEDUCTIBLE?



You pay your deductible by purchasing prescription drugs at the pharmacy. Once you have been registered in the TDP, show your Ontario Health Card each time you purchase prescription drug products. The amount you spend out-of-pocket (meaning the amount you are not reimbursed under private insurance) is recorded in the Health Network System. The deductible is split up into four equal amounts over the year, starting on August 1st:

- 1st quarter August, September, October
- 2nd quarter November, December, January
- 3rd quarter February, March, April
- 4th quarter May, June, July

When you have purchased enough prescription drug products to satisfy the quarterly deductible, the TDP will begin paying for most* of the cost of your drugs for the balance of the quarter.

*Your pharmacist may ask you to pay up to \$2 for each eligible prescription.

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A letter is required from your insurance company if:

- You reach your annual or lifetime drug benefit maximum the letter must include the date the annual or lifetime maximum was met and the date your benefits will be reinstated, if applicable.
- If a drug(s) is not covered under your private drug plan the letter must specify the drug(s) that are excluded.
- If you obtain private insurance the letter must state the date your insurance starts.
- If your private insurance ends the letter must state the date your insurance ended.
- O I HAVE TO APPLY TO THE TRILLIUM PROGRAM EVERY YEAR?
- You only have to apply to the TDP once. Each program year, which starts each August 1st, your enrolment in the TDP will be automatically renewed. If your file cannot be renewed for some reason, you will receive a pre-renewal notification letter from TDP requested the required documentation.
- O HOW DO I CONTACT THE TRILLIUM PROGRAM?
- If you have any questions regarding your TDP application, or the program, you can contact TDP at:

 Call 416-642-3038 or 1-800-575-5386
 - Email trillium@ontariodrugbenefit.ca
 - Visit https://www.ontario.ca/page/get-help-high-prescription-drug-costs