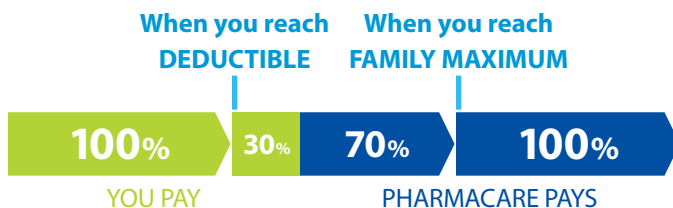


# Understanding Fair PharmaCare — The BC Government's drug plan



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 to register for fair Pharmacare

Not registered with Fair PharmaCare Yet? Here's what you will need to do:

To register, you will need (for all family members)

- Birth date
- Personal Health Number (found on the back of your driver's licence or BC Services Card)

For you and your spouse (if you have one):

- Social Insurance Number
- Income from the tax return from two years ago, including:
  - Net income (line 23600 of the return)
  - Any income from a Registered Disability Savings Plan (RDSP) (line 12500)

PharmaCare uses income tax data from two years ago to calculate the Fair PharmaCare coverage your family receives. For example, your 2021 coverage will be calculated using your 2019 tax return. This is because much of the time, your income tax information from the previous year will not yet be available.

Need more information about the program? Here is the link: [gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover/fair-pharmacare-plan/register-for-fair-pharmacare](https://gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover/fair-pharmacare-plan/register-for-fair-pharmacare)

Not sure how to register, let us help you with that: [my.gov.bc.ca/fpcare/registration/requirements](https://my.gov.bc.ca/fpcare/registration/requirements)

### 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.

