



**CPBA**  
CANADIAN PHARMACISTS  
BENEFITS ASSOCIATION

# News

SOLELY FOR YOUR BENEFIT

December 2016

## BOARD OF DIRECTORS

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**Shawn Callaghan**

Prince Edward Island Pharmacists  
Association (PEI)

### PAST PRESIDENT

**Melvin Baxter**

Pharmacists Manitoba

### SECRETARY/TREASURER

**Trudy Holzmann**

Alberta Pharmacists' Association (RxA)

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**Brenna Shearer**

Pharmacists Manitoba

**Margaret Wing**

Alberta Pharmacists' Association (RxA)

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### DIRECTOR OF OPERATIONS

**Melonie Hart**



## President's Message

It is my pleasure to bring greetings from the Board of Directors of the Canadian Pharmacists Benefits Association (CPBA) and report to you on our recent activities.

Our Annual General Meeting (AGM) was held in October at the Delta Hotel in the beautiful city of St. John's, Newfoundland where we reviewed our accomplishments of the previous year, renewed our focus on our Strategic Plan, and met with representatives from our insurance broker, Marsh Canada Ltd., to continue our work on providing our members with the best liability insurance product possible. Elections were also held in which I assumed the role of President, Trudy Holzmann was re-elected as our Secretary/Treasurer, and we welcomed Stephanie Hewitt to our Board as the pharmacist representative from the Pharmacists' Association of Newfoundland and Labrador (PANL).

We would like to thank PANL for being such gracious hosts while we were in Newfoundland. We spent time with members of their Executive and honoured long-standing PANL Director and CPBA Past President, Mr. Trent White, with the Distinguished Service Award. Us mainlanders became honorary Newfoundlanders via the Screeching in ceremony – boy that Screech! During our downtime we immersed ourselves in the food and culture of Newfoundland and saw two exhibits; the Beaumont-Hamel and the Trail of the Caribou at the Rooms and the Titanic exhibit at the Johnson GEO Centre.

I look forward to continuing along the path set by our immediate Past President, Melvin Baxter, whom I wish to thank for his leadership and dedication to the Board during his time as President. We are fortunate to have Mel continue to serve on our Board of Directors in the dual roles of Past President and Pharmacists Manitoba representative.

I also wish to thank all my fellow Board members for their hard work and dedication and for continuing to volunteer their time to serve their members' interests. Many thanks as well to the staff at the CPBA office for their commitment to providing outstanding service and guidance to our Board and our members.

I am very proud of the sponsored liability insurance products we have been able to create for your benefit and look forward to providing further enhancements in the future.

On behalf of the Board of Directors, Season's Greetings and best wishes for a happy and healthy New Year.

Best wishes,

Shawn Callaghan  
President



## ANNUAL GENERAL MEETING - St. John's, Newfoundland, October 2016



*CPBA Board of Directors Dinner at Saltwater Restaurant*



*Stephen Gillingham, President, PANL*



*Messrs. Trent White, Award Recipient and Melvin Baxter, CPBA Past President*

## STUDENT AWARDS CORNER



Two years ago the Canadian Pharmacists Benefits Association (CPBA) made a commitment to the future of pharmacy in Canada and as such set aside \$10,000 annually to support awards in our member provinces: Alberta, Manitoba, Prince Edward Island and Newfoundland and Labrador for pharmacy. The award is given in recognition of a pharmacy student's commitment to the profession of Pharmacy.

Here are the awards already presented in 2016:

### **Alberta Pharmacists Association (RxA)**

Date: June 2016  
Recipient: Humirah Sultani  
Presenter: Margaret Wing, CEO, RxA



### **Pharmacists Association of Newfoundland and Labrador (PANL)**

Date: September 9 – 10, 2016  
Recipients: Kyia Hynes, Jillian McInnis, Sydney Saunders and Alexa Bull  
Presenter: Stephen Gillingham, President, PANL



*Kyia Hynes*



*Jillian McInnis*



*Sydney Saunders*



*Alexa Bull*

## MEMBER ASSOCIATION REPORTS



Stephanie Hewitt

### Newfoundland and Labrador Report

The work of the Pharmacists' Association of Newfoundland and Labrador (PANL) is rooted in advocacy for the advancement of the profession and for the full integration of the expertise of the pharmacist into the health care system. As we welcome 2017 and the opportunities that lie ahead, it is important that we also reflect on the achievements of the year that has passed.

2016 was very much a year of advocacy and innovation, with the association continuing to push for expanded coverage for all residents for services provided by pharmacists, including flu immunization and minor ailment prescribing. Much has been achieved over the last 5 years in securing authority for expanded services by pharmacists, the funding mechanisms have not kept pace. Our advocacy work continues on that front! We are in progress with negotiations with the Provincial Government on a new contract for pharmacist services provided through the public drug program. Meanwhile, pharmacists and pharmacies are adapting to change, with many embracing innovation and providing more service offerings to their patients. PANL has supported these changes with relevant continuing education opportunities, primarily offered at our annual conference, with the theme this year reflecting where the profession is in our province – Innovation: Embracing Change for Better Healthcare.

With the expansion of scope of practice, our members are assured of quality liability protection. Professional Liability Insurance provided to our members through the Canadian Pharmacists Benefits Association (CPBA) provides extensive coverage, including new authorized services deemed to be part of a pharmacists' scope of practice by the Newfoundland and Labrador Pharmacy Board, our regulatory body.

For 2017, PANL will continue its work as advocates for pharmacists, pharmacies and the profession of pharmacy, with a view to contributing to a more efficient and effective health care system for the patients of Newfoundland and Labrador.

Here's to a happy, healthy and prosperous 2017!

Stephanie Hewitt  
Pharmacists' Association of Newfoundland and Labrador



Shawn Callaghan

### Prince Edward Island Report

It continues to be an exciting time to be a pharmacist in PEI, as we continue to evolve our profession beyond traditional dispensing activities and into expanded scope of practice services. It has been a rather busy start to the annual influenza immunization campaign and pharmacists in PEI have been going over and above to meet the needs of their patients.

With this expanded scope it is important to reflect on your own personal liability insurance needs to ensure you are protected. As we say "Bad Things Can Happen to Good Pharmacists", so it is reassuring to know we have a very comprehensive liability insurance product that meets your needs and was developed by pharmacists for pharmacists.

Our product is offered at a very competitive rate (actually less than our previous rate from 2 years ago) and offers a variety of coverage levels to suit your personal needs. We also offer additional coverage for those insured through their employer to bridge any gaps in coverage and we offer coverage for pharmacy students, interns, international graduates, and regulated technicians. Whatever your need, we are here to help.

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Please reach out to us at any time if you have any liability questions or concerns. I look forward to continuing to represent you on the CPBA Board.

Shawn Callaghan, Director  
Prince Edward Island Pharmacists Association (PEI)



Melvin Baxter

## Manitoba Report

I recently completed my three-year term as President of the Canadian Pharmacists Benefits Association (CPBA) and handed over the baton to incoming President, Mr. Shawn Callaghan, from Prince Edward Island Pharmacists Association. As your Pharmacist Manitoba representative, I am proud to have served and lead the organization during which time the CPBA accomplished so much; we were successful in transitioning to Canada's largest insurance broker of professional liability insurance in Marsh Canada Ltd; seen beneficial changes in our policy wording and a reduction in insurance premiums; and we've created a bursary/awards fund to invest in our youth – the future of pharmacy in Canada. Pharmacists Manitoba is looking forward to giving six awards in 2017.

The CPBA Board will continue its commitment to the future of pharmacy in Canada by participating in Professional Development Week (PDW), which will be held in Winnipeg in January 4-7, 2017. This event will allow the both Pharmacists Manitoba and CPBA to reach all pharmacy students across the country and most importantly those in Manitoba. We are scheduled to participate in the Health Fair/Tradeshow and both Dr. Brenna Shearer, CEO of Pharmacists Manitoba and I, your CPBA Liaison, along with representatives from Marsh Canada Ltd, will staff the CPBA booth at this Health Fair.

Last June, I had the opportunity of attending the CPhA Conference on behalf of the CPBA as an exhibitor and met with many pharmacists with liability insurance concerns in light of increased scope of practice, Opioid and MAID issues. The CPBA continues to provide a superior liability insurance product that meets the needs of Manitoba pharmacists.

Best wishes to you and your family for a happy, healthy and fantastic 2017!

Melvin Baxter  
Pharmacists Manitoba



Trudy Holzmann

## Alberta Report

The Alberta Pharmacists' Association (RxA) continues to promote and support pharmacists in the province in their expanding role in delivering health care services to Albertans. Pharmacists larger role includes providing vaccinations such as influenza, providing medications by injections, making therapeutic substitutions, extending prescriptions, medication reviews and by obtaining Additional Prescribing Authority pharmacists can initiate therapy and prescribe medications.

As a component of services and supports that the RxA offers its members the option of obtaining their professional liability insurance through the RxA's membership as an association with CPBA (Canadian Pharmacists Benefits Association). The CPBA insurance program offers a high-quality program that meets or exceeds regulatory requirements and provides effective and relevant coverage. The program is designed by and for pharmacists and includes enhancements such as Disciplinary Legal Expense coverage, with no deductibles.

This year saw a continued competitive premium for our policy and the continued offering of a Complimentary Policy to provide secondary insurance for possible gap coverage for our members who

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have their insurance through an employer based program. In addition, there are options available for pharmacy students and regulated technicians.

With the everchanging practice environment it is important that members stay informed and understand their personal requirements for insurance. A good start is a webinar titled 'Errors and Omission Insurance 101' presented and developed by our insurance broker Marsh Canada, which may be found on the CPBA website – cpba.ca. As well, more information may be found on our website at rxa.ca/professional-liability-insurance.aspx.

Trudy Holzmann  
Alberta Pharmacists' Association (RxA)

## Marsh Canada Report



Michael Johnson

Happy Holidays and greetings from Marsh Canada Limited!

We receive regular inquiries from pharmacists with questions about coverage when taking parental leave or when contemplating retirement or other types of career changes. As we transition into 2017, this is a good opportunity to explore this topic in greater depth.

Whether you are taking a temporary leave or a more permanent one, the key questions remain the same: How long do I need to maintain my malpractice insurance? What happens if I am served with a claim?

### How Long?

Coverage under the CPBA sponsored insurance program includes a three-year extended reporting period that runs from July 1 – July 1 of each policy year. This means that a pharmacist who ceases to practice pharmacy by taking a temporary or permanent leave will continue to enjoy the full limits of their policy for claims that are reported up to three years past the date your last active malpractice policy expired.

If the pharmacist does not cease to practice and allows their coverage to lapse, it is very important to note that the three-year extended reporting period will only cover claims for incidents that occurred on or before the July 1 expiry date of your policy. It is therefore, very important to ensure your malpractice insurance is renewed annually while you are a practicing pharmacist or you risk facing an uninsured loss.

Here are some examples:

**Example 1 – Retirement:** A pharmacist who decides to retire on December 31, 2017 would continue to enjoy full coverage under their malpractice insurance until the natural expiry date of the policy on July 1, 2018. They would then have an additional three years of extended claims reporting available under the policy for a total of three years and 6 months from the date the pharmacist last provided services to a patient.

**Example 2 – Parental Leave:** A pharmacist who elects to take parental leave on October 1, 2017 may allow their CPBA Malpractice insurance to lapse on July 1, 2018 and enjoy up to three years of extended reporting coverage before returning to work. Upon reentering the practice of pharmacy (and requalifying with your provincial college if necessary), the pharmacist can renew their association membership and purchase CPBA Malpractice insurance without concern for the gap of time where coverage was lapsed and placed into the extended reporting period.

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**Example 3 – Coverage Lapsed:** A pharmacist forgets to renew their CPBA Malpractice insurance on July 1, 2017. While preparing a prescription for a patient on August 15, 2017, the dosage was filled incorrectly, causing injury to the patient. The patient files a malpractice suit on September 15, 2017 and a claim is presented to the insurer. Upon investigation it is revealed that the prescription was filled after the policy had expired and they are forced to deny the claim.

### **What happens if a claim is served?**

In the event that a claim is served upon you during a temporary term or permanent leave, the answer is the same under the CPBA Malpractice insurance program:

#### New Claim reporting:

e-mail: [newclaims@encon.ca](mailto:newclaims@encon.ca) -and- [CPBA@marsh.com](mailto:CPBA@marsh.com)

#### General questions:

e-mail: [CPBA@marsh.com](mailto:CPBA@marsh.com) –or- Toll Free 1-877-484-0966 to speak with a broker representative.

If you are unclear as to whether or not a claim falls within your available coverage period, you will need the following information:

1. Date the incident occurred
2. Date you were provided written notice of the claim
3. Date your CPBA Malpractice insurance expired.

The first two items will be contained in the demand letter or statement of claim document that you receive. The last item can be found by checking your last known policy certificate or by contacting Marsh Canada Limited using the contact information provided above.

In order for coverage to be applicable, the incident first must have occurred while your insurance was in force and notice of the claim must then be presented within three years of the policy expiration.

### **Limit of Liability**

Last but not least, we should talk about liability limits in the context of taking a temporary or permanent leave of absence from the industry. CPBA sponsored Malpractice insurance is written on a Claims Made basis. This means that the policy that you have in force at the time a claim is presented is the policy that pays. If you know that you will be taking a leave and you have purchased coverage at the \$2,000,000 limit option, it is strongly advised that you increase your limit option to \$5,000,000 on the July 1 renewal prior to your leave of absence taking place. This ensures that you have the maximum limit available should a claim be served against you after you leave practice. The increased limit will be applicable for all covered claims arising from a past act that may have occurred from the day you became a qualified pharmacist through to the day you left the profession.

We hope this helps to clarify some of the confusion around this subject and would invite you to contact us at any time for further guidance if you are ever considering a temporary or permanent leave of absence from the practice of Pharmacy.

We wish you a happy and successful new year from your team at Marsh Canada Limited.



# Bad Things CAN Happen to GOOD Pharmacists: What a GOOD Malpractice Insurance Policy Should Cover

The **Canadian Pharmacists Benefits Association (CPBA)** in partnership with **Pharmacists Manitoba Inc. (formerly the Manitoba Society of Pharmacists), the Alberta Pharmacists Association, the Pharmacists' Association of Newfoundland and Labrador, and the Prince Edward Island Pharmacists Association** is pleased to introduce you to our exclusive Professional Liability Insurance program.

Membership in your provincial association ensures access to **CPBA's Professional Liability Insurance** and **Complementary Insurance** programs. For the upcoming renewal, CPBA has **worked** with our broker, Marsh Canada Limited, to **further enhance our policy** to better meet your needs.

## CPBA Professional Liability Insurance covers:

• Disciplinary Legal Expense ( <b>ENHANCED</b> )	√
• Criminal Defense Reimbursement ( <b>ENHANCED</b> )	√
• Loss of Earnings ( <b>NEW</b> )	√
• Counselling and Therapy ( <b>NEW</b> )	√
• Cyber Security & Privacy Misconduct ( <b>NEW</b> )	√
• Abuse and Sexual Misconduct ( <b>NEW</b> )	√
• Territory (Worldwide suits brought back to Canada) ( <b>ENHANCED</b> )	√
• Extended Reporting Period	√
• No deductible	√



IN PARTNERSHIP WITH:



Insurance program brokered by Marsh Canada Limited:



## ALREADY HAVE PERSONAL INSURANCE THROUGH YOUR EMPLOYER? CPBA AND YOUR PROVINCIAL ASSOCIATION OFFER A **NEW** COMPLEMENTARY INSURANCE POLICY:

Our **new Complementary Insurance Liability policy** offers member pharmacists the opportunity to purchase secondary insurance to supplement coverage. Even if you have primary personal liability insurance provided by your employer, (e.g., publicly funded health care institution) or private enterprise employer (e.g., community pharmacy), the complementary policy can help fill the coverage gaps in your existing insurance.

The CPBA insurance program is **designed specifically for pharmacists**. It is underwritten by ENCON and administered through our insurance broker, Marsh Canada Limited. Our sponsored insurance programs help protect you against liabilities that may arise from accusations of negligence or of the failure to deliver the services expected of you.

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CC0119-CPBA IC150305TB: 2015/05/15