



CPBA
CANADIAN PHARMACISTS
BENEFITS ASSOCIATION

News

SOLELY FOR YOUR BENEFIT

February 2016

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DIRECTOR OF OPERATIONS

Melanie Hart



President's Message

Greetings from the Board of Directors of the Canadian Pharmacists Benefit Association (CPBA) and welcome to 2016. In the past year, the CPBA Board continued its work on our sponsored liability insurance coverage for pharmacists, providing enhanced scope by adding a complementary policy for those pharmacists covered by employer plans. New features such as loss of earnings, cyber security and privacy misconduct, and criminal defense reimbursement were added and our premiums reduced.

The 2015 Annual General Meeting was held in Winnipeg in October. At that time members received reports for the President, Treasurer and Insurance Broker (Marsh Canada). The Executive Committee remains unchanged for the 2015-2016 year, a strategic decision made to facilitate closure on uncompleted projects. In 2015, CPBA made strategic changes in its infrastructure with a decision to change our insurance broker. This move has proven to be most advantageous for our association and member pharmacists. Our marketing plan is robust and you will be seeing more of CPBA and our partners via webinars, at association conferences and student outreach programs. There is consensus among members of the CPBA Board to invest in the future of pharmacy. As such we have allocated funding for our student outreach initiative with the potential of developing student bursaries. The Board is currently working with leaders in our member associations to fine-tune guidelines for bursaries which will become effective this year.

We extend our thanks and appreciation to our provincial volunteers who serve on our Board of Directors. Many thanks to the staff at the CPBA office for their dedication to our association and last but not least, thanks to you, our members for your continued trust and support. The CPBA continues to provide a superior product for practicing pharmacists in Canada.

We welcome any questions or comments that you might have about our sponsored insurance products.

Melvin R. Baxter
President

MEMBER ASSOCIATION REPORTS



Glenda Power

Newfoundland and Labrador Report

Happy 2016! The beginning of a new year provides an opportune time to reflect on the achievements of the year that has passed and to look, with anticipation, to the year that lies ahead.

2015 was another year of change and progress for the pharmacy profession in Newfoundland and Labrador, including authorization for pharmacists in our province to assess and prescribe for minor ailments. This expansion of scope added to a series of advances achieved through the advocacy efforts of the Pharmacists' Association of Newfoundland and Labrador, including pharmacists' ability to administer medication by inhalant and injection, a pharmacist-led antibiotic adherence program and medication management for targeted groups.

As scope increased, members raised questions about liability coverage, seeking assurance that they would be covered as they expanded services. As confirmed by Marsh Canada, Professional Liability Insurance provided to our members through 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.

2015 also saw a change in government for our province and, for the first time in our history, we now have a pharmacist for Premier! Before entering politics, Premier Dwight Ball was a career pharmacist and entrepreneur whose businesses included two pharmacies. He is also a past president of the Canadian Pharmacists Association.

For 2016, PANL will target its efforts toward continued advocacy for pharmacists, pharmacies and the profession of pharmacy; increased awareness of the vital role of the pharmacist in healthcare delivery; and collaboration with key stakeholders, including the Provincial Government, Memorial's School of Pharmacy, the Newfoundland and Labrador Pharmacy Board, the Canadian Pharmacists Association, among others, and most importantly, the pharmacists and pharmacies we represent.

Best wishes for a healthy, happy and prosperous 2016!

Glenda Power
Executive Director
Pharmacists' Association of Newfoundland and Labrador



Shawn Callaghan

Prince Edward Island Report

Pharmacists in PEI continue to expand their scope of practice and assist their patients achieve better health outcomes in new ways. Currently in the midst of this year's influenza campaign, pharmacists have provided immunizations to an ever growing number of patients. As well, other services such as minor ailment prescribing, adaptations, therapeutic substitutions, prescribing services, and medication reviews have become a common part of our everyday practice.

With this increased responsibility it is important all pharmacists take the time to fully understand their liability insurance needs. We are fortunate that our product offered by CPBA to PEI pharmacists is a pharmacist-led insurance product. We understand the profession and what your needs are so rest assured your interests are being looked after.

Again this year we will be offering the same policy of \$2,000,000 per claim/\$4,000,000 aggregate as

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well as a \$5,000,000 per claim/\$5,000,000 aggregate option for those wanting enhanced coverage. One of the great features of our offering is a "complementary insurance" offering for those with personal insurance provided by another source such as an employer. This offering fills in any gaps in the employer's policy and allows for limits of \$3,000,000 per claim/\$5,000,000 per aggregate.

There are so many great options to choose from as well as options for students, interns, international pharmacy graduates, and regulated technicians. If you are interested in learning more about how your policy works and the various options available, please reach out to the Association office at any time or contact myself directly.

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



Brenna Shearer

Manitoba Report

Pharmacists Manitoba's Public Affairs Campaign, Healthcare on Demand, was announced on November 24, 2015 and is the largest public education campaign we have developed and conducted to date. Our outcome is clear: recruit the public to advocate for government funded professional pharmacy services. Our team is stellar: national and provincial pharmacies and pharmacists united to develop and implement a campaign with the creativity, guidance and support of Edelman, an international public relations firm.

Pharmacists benefit from regulations which set the structure and guidelines for high quality practice. Pharmacists benefit from working with colleagues in environments that inspire and motivate them. The profession is growing and offering a greater range of high quality services to meet clients' needs.

In September, 2015 the College of Pharmacists of Manitoba confirmed that 745 pharmacists were certified to administer injections in Manitoba. That represents an increase of 10% from four months earlier in April 2015. Additionally, certification to assess and prescribe for self-limiting conditions increased by 21% with 425 pharmacists certified; self-limiting conditions for smoking cessation increased by 19% to 225 pharmacists certified.

In five months we will have a provincial election. To guide and align your service delivery with our public affairs strategy, we have shared these resources with you:

- Full page color ad featured in the Winnipeg Free Press on November 24, 2015
- Pharmacy services information sheet
- Campaign poster linking to campaign website
- Bag stuffers linking to campaign website
- Facebook ad

In the next few months we will be offering these additional resources and activities:

- Electronic letter to political candidates – public letter and pharmacist letter
- Invite your local candidate for a pharmacy tour guide
- Meet and speak with your local candidate guide and speaking points
- Participation in government advocacy day
- Annual conference and inspirational CE sessions

Get involved! Include yourself and your clients. Our outcome for this campaign is clear. Become an active part of our stellar team. Contact Pharmacists Manitoba to find out how you can get involved.

Brenna Shearer, Chief Executive Officer
Pharmacists' Manitoba



Trudy Holzmann

Alberta Report

The Alberta Pharmacists' Association (RxA), as a member association of the Canadian Pharmacists Benefits Association (CPBA), promotes the value of pharmacists in supporting and advancing the health of Albertans. There have been significant changes in pharmacy practice opportunities in Alberta in recent years. Just last year, the milestone of over 1100 Alberta pharmacists obtaining their Additional Prescribing Authority was reached. As more opportunities in the scope of practice and the types of practice environments for Alberta pharmacists become available, RxA will proactively represent your practice needs by ensuring that our professional liability insurance reflects the evolving role of pharmacists and seamlessly provides you with effective and relevant coverage.

I encourage each and every pharmacist to understand their requirements for insurance and ensure their selected insurance option is appropriate for their circumstances. Upfront planning and selection will ensure no surprises down the road. RxA has also worked with Marsh Canada to compile a wide array of information and resources on our website at <https://www.rxa.ca/professional-liability-insurance.aspx>. You can also join us on Facebook <https://www.facebook.com/The-Alberta-Pharmacists-Association-RxA-1792489427644348/> and follow us on Twitter @ABPharmacists for the latest Association news.

Don't forget to check out the CPBA Booth at RxA's Trusted Partners in Health' Spring Professional Development Conference being held in Edmonton on March 5, 2016.

Trudy Holzmann
Alberta Pharmacists' Association (RxA)

Marsh & McLennan Report



Michael Johnson

Happy New Year and greetings from Marsh Canada Limited!

Marsh Canada was appointed by CPBA as your national insurance broker in February 2015.

As your new broker, we thought it would be a good idea to re-acquaint you with some highlights of the coverage offered under the CPBA sponsored malpractice program along with some enhancements that were added to the program upon renewal in 2015.

Limit of Liability

The program currently offers two limit options:

Option A: \$2,000,000 per reported claim, subject to a \$4,000,000 annual aggregate

Option B: \$5,000,000 per reported claim, subject to a \$5,000,000 annual aggregate

Option A represents the provincial minimum limit required by Pharmacists operating in Manitoba, Alberta, Prince Edward Island, Newfoundland and Labrador.

In addition, coverage under the CPBA sponsored program is fully portable within Canada, meaning that your insurance is designed to apply regardless of your employer, whether you are working for a fee or as a volunteer. As long as it can be shown that you are providing services as a pharmacist within the scope of your license and within scope of your respective provincial regulations, claims arising from any of such services may be covered by this insurance, subject (of course) to the terms and conditions of the policy.

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License to practice in more than one province?

If you happen to maintain a license to practice in more than one province, provided that you maintain association membership and CPBA coverage in Manitoba, Alberta, PEI, Newfoundland or Labrador, your CPBA sponsored insurance may be extended to cover for services in outside of your home province at no additional charge.

CPBA sponsored insurance may not be compliant in all Canadian provinces therefore, if this applies to you, please contact Marsh Canada so that we can review your individual circumstances and confirm availability of coverage.

Coverage Territory

CPBA sponsored insurance provides worldwide coverage for services performed anywhere in the world, provided the lawsuit is filed in Canada or the US.

Coverage for suits filed in the US do come with some restriction, however, it is now included at no additional charge, whereas in previous years this was an optional coverage and subject to an additional premium.

Specifically, US coverage is limited as follows:

- Limit of Liability: \$1,000,000 (per claim and aggregate)
- The member pharmacist must not have an office or place of business in the United States
- The member pharmacist must not provide any insured services in the United States (for example, internet sales, temporary kiosks)

Additional Coverage Extensions

Marsh Canada, on behalf of CPBA, has negotiated many additional coverage extensions associated with claims arising for the practice of Pharmacy therefore, if you have any additional coverage questions, please do not hesitate to contact us at any time.

We may be reached as follows:

General Inquiries

Mail Line: 1-877-484-0966

e-mail: CPBA@marsh.com

Claim Reporting

e-mail: newclaims@encon.ca -or- CPBA@marsh.com



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 (ENHANCED)	√
• Criminal Defense Reimbursement (ENHANCED)	√
• Loss of Earnings (NEW)	√
• Counselling and Therapy (NEW)	√
• Cyber Security & Privacy Misconduct (NEW)	√
• Abuse and Sexual Misconduct (NEW)	√
• Territory (Worldwide suits brought back to Canada) (ENHANCED)	√
• 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.

This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. The information contained herein is based on sources we believe reliable, but we make no representation or warranty as to its accuracy. Marsh shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting, or legal matters are based solely on our experience as insurance brokers and risk consultants and are not to be relied upon as actuarial, accounting, tax, or legal advice, for which you should consult your own professional advisors. Marsh makes no representation or warranty concerning the application of policy wordings or the financial condition or solvency of insurers or re-insurers. Marsh makes no assurances regarding the availability, cost, or terms of insurance coverage.

CC0119-CPBA IC150305TB: 2015/05/15