

Integration of PDI with other disability insurance

Physicians practising in British Columbia benefit from having access to the government-funded Physicians' Disability Insurance (PDI) Plan. However, many physicians also have a second policy of disability insurance that they pay for, such as the BCMA Disability Income Insurance Plan (DIIP) or another individual plan. We are frequently asked how the PDI Plan is coordinated with these other policies. We hope the following explanation will help clarify this.

The PDI policy states that your monthly PDI benefit may be reduced at the time of claim if your total disability benefits from all sources exceed 60% of your net predisability income. This means that if you become disabled and your claim is approved, the insurer (Sun Life) will first calculate your predisability net income (income remaining after the deduction of expenses but before deduction of income taxes). If you are incorporated, this calculation will include any salary paid to you by your corporation. Next, the insurer will determine your disability benefits from all sources, which consist of benefits from PDI, any private disability policies you own, and government sources. If your benefits total more than 60% of your predisability net income, your PDI benefit will be reduced. An example of this calculation is as follows:

Example:

Predisability net monthly income from all sources	\$12 500
BCMA DIIP monthly benefit	\$6 500
PDI monthly benefit (based on earnings from MSP)	\$4 015
Benefits from all sources	\$10 515
60% of predisability net income ($\$12\,500 \times 0.60$) =	\$7 500

In this example, according to the PDI contract, \$7500 is the most that can be collected in benefit payments from all sources. As the physician in this example is insured for \$10 515, the PDI benefit will be reduced as follows:

PDI monthly benefit	\$4 015
Total benefits from all sources (\$10 515) less maximum available (\$7500) =	\$3 015
Adjusted PDI monthly benefit	\$1 000

Although your PDI benefit may be subject to reduction at the time of claim if you have other disability insurance, this example demonstrates that by having both coverages you will enjoy a higher combined benefit (\$7500) than by having either one on its own.

If you can estimate your net monthly income, you can use the above formula to calculate the adjusted benefit you could qualify for under the PDI Plan combined with your other disability insurance. You should discuss this calculation with your financial advisor when you meet to review your insurance plan and your needs.

If you have any questions regarding integration of your PDI benefit with other disability plans, please contact a BCMA insurance administrator.

—Sandie Braid, CEBS, BCMA Insurance



Rix made member of Order of Canada

In October, Her Excellency the Right Honourable Michaëlle Jean, Governor General of Canada, made Dr Donald Rix a member of the Order of Canada.

Dr Rix is a well-known leader in the British Columbia biotechnology, medical, and business communities. Former chairman of the province's largest independent community medical laboratory, he helped raise the profile of the biotechnology industry through his involvement with the BC Innovation Council. A distinguished philanthropist, he is a steadfast and generous supporter both of research and of the arts, establishing significant endowments and bursaries at several academic institutions. He has also been actively involved with the BCMA, the Vancouver Opera, the Vancouver Art Gallery, and Festival Vancouver.

The Order of Canada, our country's highest civilian honor, recognizes Dr Rix's lifetime of outstanding achievement, dedication to community, and service to the nation.

Cycling event for cancer research

The Ride to Conquer Cancer is a cycling fundraiser for research and enhancements to patient care at the BC Cancer Agency. Riders will embark on a 2-day journey starting in Vancouver and riding to Seattle, Washington. "The Ride" begins the morning of Saturday, 20 June 2009 in Vancouver, with riders camping overnight and rolling into Seattle Sunday afternoon.

Dr Clay Smith, physician and senior scientist at the BC Cancer Agency and director of the Leukemia/BMT Program of BC, says, "The Ride will provide my colleagues and me with much-needed funding for cancer research. My entire team of medical professionals is extremely gratified to see that this campaign is taking place across the country. The funds raised will be put to use right here at the BC Cancer Agency, but the research breakthroughs that may come as a result of this initiative could save lives around the world."

While Vancouver to Seattle may seem like a long distance on a bike, organizers say that anyone can do it. Registration for the Ride to Conquer Cancer benefiting the BC Cancer Foundation is now open. Call 1 888 771-BIKE or visit www.conquer-cancer.ca.

Call for Bachop Gold Medal nominations

The Dr David M. Bachop Gold Medal for Distinguished Medical Service is awarded to a British Columbia doctor who has made an extraordinary contribution in the field of organized medicine or community service. Achievement should be so outstanding as to serve as an inspiration and a challenge to the medical profession in BC. There shall be no obligation on the fund to make the award annually. Nominations close **3 April 2009**. A letter of nomination including a current CV of the candidate should be sent to Ms Lorie Janzen at the BCMA, 115-1665 West Broadway, Vancouver, BC V6J 5A4.

New source of evidence-based drug information for BC

The BC Provincial Academic Detailing (PAD) service is a new program aimed at providing current, accurate, and objective information about new and existing drug therapies to physicians in British Columbia. Academic detailing is an education method in which a clinical pharmacist visits family practice physicians at their offices for brief one-on-one sessions to discuss drug therapy topics.

In 1993, physicians in North and West Vancouver became the first group in Canada to have an academic detailer. Now, academic detailing services are available in five Canadian provinces, as well as Australia, New Zealand, England, the Netherlands, and the United States. Fraser Health is the first BC health authority to implement PAD services. Services will be available in the other health authorities in early 2009.

PAD's drug therapy topics are recommended by a broad-based advisory committee with representatives from the BCMA, UBC's Continuing Professional Development and eHealth Strategy offices, the College of Family Physicians, and the College of Pharmacists. The intent is to develop two to three topics each year.

Funding for the PAD service is provided to UBC and the health authorities by the Ministry of Health Services, Pharmaceutical Services Division. Each health authority will have two clinical pharmacists to provide the services.

For more information, please contact Ms Erin Guilteneane at 604 660-1978.

—Terry Naumann,
BSc(Pharm), PharmD
Drug Use Optimization, MOH