

New Brunswick Drug Plan (NBDP)

The New Brunswick Drug Plan is a prescription drug plan that provides drug coverage for New Brunswickers without drug insurance.

New Brunswickers with a valid Medicare card can enroll in the plan. The New Brunswick Drug Plan covers drugs listed on the New Brunswick Drug Plan formulary, which can be found on the [formulary webpage](#).ⁱ

Premiums and Copayments

The premiums and maximum copayments are calculated based on the annual family income, as indicated by Canada Revenue Agency tax return for the year immediately preceding the current year. All adult plan members pay monthly premiums to be part of the plan. Children 18 and younger will not pay premiums, but a parent must be enrolled in the plan. All plan members must pay a 30% copayment up to a maximum amount per prescription.

Premiums and copayments (effective April 1, 2015) are as follows:ⁱⁱ

Gross Income Levels		Premiums		Copayments
Individual	Single with children / Couple with or without children	Annual Premium (per adult)	Monthly Premium (per adult)	30% Copay to a Maximum per Prescription
\$17,884 or less	\$26,826 or less	\$ 200	\$ 16.67	\$5
\$17,885 to \$22,346	\$26,827 to \$33,519	\$ 400	\$ 33.33	\$10
\$22,347 to \$26,360	\$33,520 to \$49,389	\$ 800	\$ 66.67	\$15
\$26,361 to \$50,000	\$49,390 to \$75,000	\$1,400	\$ 116.67	\$20
\$50,001 to \$75,000	\$75,001 to \$100,000	\$1,600	\$ 133.33	\$25
More than \$75,000	More than \$100,000	\$2,000	\$ 166.67	\$30

Consent is required from each adult applicant to verify income with the Canada Revenue Agency. If we don't receive consent, enrollment can proceed and you will be charged the maximum annual premium of \$2,000 per adult (\$166.67 per month).

Members must pay their premiums each month to receive benefits. If premiums are not paid in full, benefits will not be provided. If you wish to have no interruption to your drug coverage, please ensure your premiums are paid in full by the required due dates. You and your spouse are responsible to pay the premiums owing.ⁱⁱⁱ

The plan benefits New Brunswickers who:

- **Can't afford one very expensive drug** – The drug plan covers some very expensive drugs such as Remicade.
- **Can't afford a number of lower cost drugs, often to manage a chronic disease** – The drug plan offers coverage for thousands of drugs with no maximum limits on coverage.
- **Are self-employed or retired and don't have insurance** – The drug plan offers coverage to every uninsured New Brunswicker, regardless of income or their employment situation.
- **Have difficulty getting private drug coverage because of pre-existing medical conditions** – The drug plan offers coverage regardless of pre-existing conditions
- **Have private drug coverage but their plan does not cover one or more drugs that are on the New Brunswick Drug Plan Formulary** – New Brunswickers may keep their private drug plans through their

workplace and join the New Brunswick Drug Plan if they need one or more drugs that are covered under the New Brunswick Drug Plan but not by their private plan, as long as they meet the eligibility criteria.

- **Have private drug coverage but they have reached their annual or lifetime cap on benefits** - New Brunswickers may keep their private drug plans through their workplace and join the New Brunswick Drug Plan if they need a drug that is covered under the New Brunswick Drug Plan but not by their private plan due to having reached their cap on benefits, as long as they meet the eligibility criteria.
- **Have mandatory private drug coverage through their workplace** – Individuals may enrol but there will be no coordination of benefits. The New Brunswick Drug Plan covers only the drugs on the formulary not covered by an individual’s private workplace plan or costs for drugs on the formulary once an individual’s annual or lifetime cap has been reached.
- **Would like to retire but are unable to because they can’t afford to lose the drug coverage provided by their employer** – The New Brunswick Drug Plan provides individuals who are retiring with an option for drug coverage.^{iv}

The New Brunswick Drug Plan (see Related Links) is a prescription drug plan that provides drug coverage for New Brunswickers without drug insurance. Any New Brunswicker who has questions about the New Brunswick Drug Plan may call the toll-free information line at 1-855-540-7325. The bilingual service can be accessed between 8 a.m. and 5 p.m. from Monday to Friday.^v

ⁱ **The information was copied from:**

<http://www2.gnb.ca/content/gnb/en/departments/health/MedicarePrescriptionDrugPlan/NBDrugPlan.html>

ⁱⁱ **The information was copied from:**

<http://www2.gnb.ca/content/gnb/en/departments/health/MedicarePrescriptionDrugPlan/NBDrugPlan/Premiums.html>

ⁱⁱⁱ **The information was copied from:**

<http://www2.gnb.ca/content/gnb/en/departments/health/MedicarePrescriptionDrugPlan/NBDrugPlan/information.html>

^{iv} **The information was copied from:**

<http://www2.gnb.ca/content/gnb/en/departments/health/MedicarePrescriptionDrugPlan/NBDrugPlan/questions.html#3>

^v **The information was copied from:**

http://www2.gnb.ca/content/gnb/en/services/services_renderer.201338.Drug_Plan_Information_Line.html

The information is not meant to replace the information on the Province of New Brunswick’s website. For the most current information, please verify with the provincial website.