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1 – About the Program

1.1 What is the Trillium Drug Program (TDP)?

The [Trillium Drug Program \(TDP\)](#) pays for eligible prescription drugs covered under the Ontario Drug Benefit (ODB) program, for residents of Ontario who:

- Are between the ages of 25 and 64 years of age, or are 24 years of age and under and have a private plan
- Have a valid Ontario Health number, and
- Spend a large part (approximately 4% or more) of their net income on prescription drug costs.

The program year runs from August 1 to July 31 of the next calendar year. See **Section 2.1 and 2.2** for more details about who can apply and how to apply.

TDP households are required to pay a set amount, out of pocket, towards their prescription drug costs, called a deductible. For more information on the TDP deductible, see **Section 3.1**.

1.2 What drug products does the TDP cover?

The TDP helps pay for approved prescription drugs listed on the Ontario Drug Benefit (ODB) Formulary. This list covers about 5,000 prescription drugs and other products, including:

- **Limited-use drug products.** These include drugs that are covered only under special medical circumstances. When you're prescribed one of these drugs, your prescriber confirms that your circumstances require treatment with a Limited Use drug by writing a three-digit code, called the Reason for Use code, on your prescription. If you are not sure if the drugs you are taking are Limited Use drugs, please talk to your prescriber.
- **Some nutritional products and diabetic testing agents.** These and any other over-the-counter products must be prescribed by your physician or nurse practitioner and dispensed by a pharmacist or a registered dispensing physician.

Important: To qualify for funding under the TDP, your prescription drugs must be:

- Listed on the ODB Formulary or be eligible for funding through the Exceptional Access Program (EAP), **and**
- Prescribed by a physician or nurse practitioner, **and**
- Dispensed in an Ontario pharmacy or by a registered dispensing physician

1.3 How do I make sure the TDP covers my prescription drugs?

We strongly recommend that you always consult your healthcare professional **before** you get your prescription(s) filled. They can confirm if the drugs you're prescribed are covered under the ODB program.

For a list of covered prescription drugs, go to ontario.ca/DrugBenefit or consult with your pharmacist to confirm that your prescription drugs are eligible for coverage under the ODB program before your prescription is dispensed.

1.4 Will the TDP cover any prescription drugs that are not listed on the Ontario Drug Benefit (ODB) Formulary?

The TDP may cover a prescription drug not listed on the ODB Formulary through the **Exceptional Access Program (EAP)**. Your physician or nurse practitioner must make a written request to the EAP on your behalf. Requests are reviewed on a case by case basis. Not all requests are approved.

For this reason, we strongly recommend you get prior approval from the EAP before you have your prescription filled. Your prescription will **only** be reimbursed if the EAP has approved it.

Important: For more information regarding your EAP request, have your physician or nurse practitioner contact the Exceptional Access Program.

If your EAP request is approved, your EAP coverage will start and end on a specific date. If you need to continue your treatment longer, ask your physician or nurse practitioner to submit a request for renewal at least six (6) weeks ahead of the expiry date.

For more information about the EAP: Please check with your physician or nurse practitioner. They can refer to Part VIII of the ODB Formulary for more details.

1.5 How does the TDP work with other government programs that pay for prescription drugs?

The TDP provides drug benefits to Ontario residents who are not already enrolled in the ODB, as:

- Children and youth 24 years of age and under who are not covered by a private plan (OHIP+)
- Seniors (people aged 65 or over)
- Eligible Home and Community Care recipients
- Long-Term Care Home residents
- Home for Special Care or Community Home for Opportunity residents
- Ontario Works recipients
- Ontario Disability Support Program recipients

The government's Health Network System (HNS) tracks which type of ODB coverage your household members receive.

1.6 Does the TDP work with other insurance I have that pays for prescription drugs?

The TDP works with other medical insurance your household may have to help pay your eligible drug costs. The TDP will provide coverage after you have used all other sources of insurance, and after you have spent a certain amount **out-of-pocket** on eligible prescription drugs. This amount is called a deductible. See **Section 3.4** for more details.

Other insurance includes:

- Insurance provided at work or school
- Any other private insurance you are paying for

2 – Joining the Program

2.1 Who can apply?

You can apply to the TDP if:

- You are between the ages of 25 and 64, or are 24 years of age and under and have a private plan, **and**
- Your household spends a large portion (approximately 4% or more) of its net income on prescription drugs, **and**
- You have a valid Ontario Health number, **and**
- Your household does not have any insurance plan(s) that covers **all** of your household's prescription drug costs.

The TDP is **not** meant to replace insurance plans at work or school, private insurance plans, or other drug benefits provided by the province, as outlined in **Section 1.5**.

2.2 How to apply?

You can apply online by completing the 'Trillium Drug Program Application' form. This form is available on the ministry's website at: <https://forms.ontariodrugbenefit.ca> and can be submitted electronically to the TDP for processing. No mailing is required if you are submitting your application online.

To avoid unnecessary delays and ensure timely processing, **complete your application form online**. The ministry's online form will guide you through the application process to ensure all the information required for enrolment are completed before submission.

If you are not able to complete the application online, you can contact the TDP at 416-642-3038 (Toronto area) or 1-800-575-5386 (outside Toronto) to have a paper copy of the application form mailed to you. If you are completing the paper application form, you will need to mail your original signed application form to the TDP at the following address:

Trillium Drug Program
Ministry of Health
PO Box 337, Station D
Etobicoke ON M9A 4X3

All household members who meet the definition of a household member for the purposes of the TDP must be included in the TDP application (see **Section 2.3**) and all household members **18 years of age or older** must sign the application form and provide the CRA consent (see **Section 2.5** for details).

2.3 What is a "Household" for the purposes of the TDP?

Enrolment in the TDP is based on a "household." A household can be a single person; a couple who are spouses of one another; or two (2) or more people who share a residence, have a family relationship and are dependent on each other for support.

For the purposes of the TDP, the following people are included in the definition of a household, whether or not they require prescription drug benefits, have an existing private insurance plan, or reside outside the province of Ontario:

- A single person living alone
- Two persons who are spouses of one another. "Spouses" are:
 - Two persons who are married to one another,
 - Two persons living together in a conjugal relationship outside of marriage who have cohabited for at least one year,
 - Two persons living in a conjugal relationship outside marriage who are together the parents of a child, or
 - Two persons living in a conjugal relationship outside marriage who have entered into a cohabitation agreement under Section 53 of the *Family Law Act*
- Two or more persons who live together if at least one of them is a parent, grandparent or the legal guardian of the other, and one of them is dependent for support on the other, including:
 - Parents* and their children, including those under 25 years of age who are eligible for OHIP+ (provided that they live together** and one is dependent on the other for support)
 - Grandparents* and their grandchildren, including those under 25 years of age who are eligible for OHIP+ (provided that they live together** and one is dependent on the other for support)

*Note: parents and grandparents include step-parents, step-grandparents, parents-in-law, and grandparents-in-law, if the parents or grandparents, as the case may be, are spouses of one another (see definition above) and one of them is a parent, grandparent or guardian of a child or grandchild living with them.

**Note: the requirement to live together does not apply where the person is a student and depends on their parent/grandparent/legal guardian for support and elects to be part of the same household as their parent/grandparent/legal guardian.

Important: All household members who live with you, including seniors and family members without an Ontario Health number, must be included on the TDP application. The only exception is a family member (other than your spouse) becomes financially independent and does not depend on others for support. Please see **Section 2.4** to learn more about this exception.

2.4 Who is considered financially independent under the TDP?

Household members are considered financially independent, if they:

- Are self-supporting, **and**
- Pay market-value rent and their own living expenses, **and**
- Do not rely on family members living in the same home for financial support, **and**
- Do not financially support other family members living in the same home.

Do **not** include household members who are financially independent in your household application to the TDP. They can apply separately for their own TDP benefits.

Important: If a household member becomes financially independent **after** you join the TDP, you must notify the TDP. Please see **Section 4.4** of this guide.

2.5 How do I provide my income information?

All household members included on your TDP application who are 18 years of age and older, including those eligible for OHIP+, **must consent to the disclosure of their income information from the Canada Revenue Agency (CRA) to the Ministry ("CRA consent")**. Please see the **Section "Signature - Declaration and Consent for CRA to release my Income Information to the Ministry of Health" on the TDP application form**. This allows the TDP to verify your household's net income with the CRA and calculate your household's deductible, which is the quickest and simplest way to enroll and stay enrolled each year. Household members who do not file an income tax return annually still need to sign this section, as CRA consent is required by the TDP in order to be enrolled.

What if CRA cannot confirm your income?

If we are unable to confirm household income from the CRA, then you will be required to **annually** provide complete income documentation from the previous taxation year. For example, for program year 2024-2025 you need to provide proof of your 2023 taxation year income.

For the purposes of the TDP, acceptable proof of income includes **one or more** of the following:

- Notice of Assessment (NOA) issued by the CRA. This is the form that the CRA sends to all taxpayers after processing their tax returns which shows net income;
- A copy of the T1 General (pages 1-8) or T1 Special Tax Form with the disclosure section signed;
- Foreign government documentation equivalent to the Canadian NOA;
- Record of employment (ROE) Form;
- For self-employed people: a letter on company letterhead signed by your accountant or lawyer verifying your gross annual income before expenses;
- For household members who are employed and have not filed an income tax return: copies of your T4/T4A and T5 slips for each employer, or a letter from your employer(s) verifying your **gross** annual income(s);
- For household members without any income: a letter declaring no income earned from any source for the applicable taxation year, from January 1 to December 31, signed and dated by the individual making the declaration;

- Documents of any other sources of income, for example, Canada Pension Plan (CPP), Old Age Security (OAS), short- or long-term disability payment documents. Note: Bank statements are not acceptable documentation;
- GST/HST Notice of Determination (showing net income for both spouses if applicable);
- A letter from your employer confirming your salary;
- A T4E slip for household members who are receiving Employment Insurance (EI).

Please note:

- All proof-of-income documentation provided must be for the same taxation year.
- Submitted documents must state the income amount as well as the start and/or end date if applicable.

Submitting income documents together with your application

To submit the Trillium Drug Program application with supporting documentation (such as income documents), you can either:

- submit the documents electronically using the ministry's online application form available at: <https://forms.ontariodrugbenefit.ca>. No mailing is required if you are submitting your application online.
- mail the documents to:
Trillium Drug Program
Ministry of Health
PO Box 337, Station D
Etobicoke ON M9A 4X3

Submitting income documents only

If your household provided the CRA consent but the Ministry is unable to verify the net income for one or more household members, then proof of income documentation will be required in order to complete the enrolment. To submit only the income documentation to the TDP, you can send the documents to the TDP by mail (see address above), or by fax or email.

- TDP fax number: 416-642-3034
- TDP email address: trillium@ontariodrugbenefit.ca

When sending documents to the TDP, please include your TDP File Number (i.e., the 9-digit number that starts with RA/RB) or your Ontario Health card number.

2.6 When to apply and what is the deadline to apply for the TDP?

The TDP is a yearly program that covers eligible ODB prescription drugs from August 1 to July 31 of the next calendar year. To join in a specific program year, you can either submit your application **online** on the ministry's website at <https://forms.ontariodrugbenefit.ca> or mail your original signed application to the TDP.

All applications must be received by the TDP or postmarked by Canada Post on or before September 30 (that is, two months after the end of the program year). All supporting documentation and prescription receipts must be received by the TDP or postmarked by Canada Post on or before October 31 (that is, three months after the end of the program year). Late submission will not be accepted.

For example, to apply for the program year August 1, 2024, to July 31, 2025, the deadline is September 30, 2025. To submit supporting documentation and prescription receipts for the program year August 1, 2024, to July 31, 2025, the deadline is October 31, 2025. **No exceptions will be made to this policy.**

2.6.1 Choose Your Enrolment Start Date Carefully

If this is your first time applying, you need to choose the date your TDP coverage will start. We will adjust your deductible based on the number of days remaining in the program year. You may save money if you choose the date of the first eligible prescription you have filled in the program year as your Enrolment Start Date.

For example, let’s say your deductible is calculated as \$1,000 for the entire program year. If you choose an enrolment start date of February 1 (halfway through the program year), then your yearly deductible will be reduced by half to \$500.

Note: Any prescriptions filled prior to your Enrolment Start Date will not count towards your deductible and will not be covered or reimbursed by the TDP.

If you are not sure what date to choose as your enrolment start date, you can leave it blank. Your application will be put **on hold** until you contact the TDP and provide your enrolment start date. Note that once your TDP enrolment has been confirmed, you will not be able to change your enrolment start date.

Tip: The chart below shows some suggestions for choosing your **Enrolment Start Date**.

If...	Then start the TDP no later than:
You have already purchased prescriptions	The date of your earliest eligible receipt (from August 1 of the program year for which you are applying)
You are scheduled to begin drug therapy	The date your prescription is filled
You are being discharged from hospital and have a prescription to fill	The day you are released
Your eligibility for OHIP+ is ending	The day you turn 25 years old
Your eligibility for Home and Community Care (ODB) is ending	The day after your eligibility ends
Other insurance you had to cover your prescription drugs is ending	The day after your other insurance coverage ends

2.7 What is the deadline to submit receipts for reimbursement through the TDP?

All prescription drug receipts, insurance statements, and other supporting documents must be received at the TDP or postmarked by Canada Post no later than three months following the end of the program year (i.e. by October 31). Late submissions will **not** be accepted. **No exceptions will be made to this policy.**

2.8 Why do I have to report my private medical insurance?

The TDP works with the coverage you receive from other insurance but does not duplicate it. You must report all insurance (including health spending account) that provides prescription drug benefits to any or all of your household members when you fill out your TDP application form. This includes insurance any household member **has** at work or school, or through a private insurance plan.

Note: You do **not** need to provide information about drug benefits provided by the province as outlined in **Section 1.5**. Once you are enrolled in TDP, you **must** report any changes to your insurance coverage.

2.9 Do I get any credit for paying for private medical insurance?

Yes. If you or any member of your household pays for all or part of your private insurance, either monthly or through a payroll deduction, then your household is eligible for a credit that counts toward your TDP deductible. The credit equals the yearly cost of your insurance premiums up to:

- \$100 for a single person
- \$200 for a household of two (2) or more people

The TDP applies the credit to your household yearly deductible in equal quarterly amounts.

To receive this credit, you must send the TDP a letter **each year** from the insurance company to verify the amount of the premiums paid. If a letter is not available, then you may send copies of cancelled cheques, pay stubs, bank statements, or a tuition statement.

You can submit the private insurance premium information online using the '**Updating Private Insurance for Trillium Drug Program**' form available on the ministry's website at <https://forms.ontariodrugbenefit.ca> or you can send your documents to the TDP by mail, fax or email if you are not able to complete the online form (see **Section 5** for the TDP contact information).

2.10 What could delay my TDP enrolment?

The most common reasons your enrolment may be delayed are because your application is incomplete and/or some information is missing. For example:

- Signature(s) are missing. Each person 18 years of age and over, including those eligible for OHIP+, must sign the "Declaration and Consent for Canada Revenue Agency (CRA) to release my income information to the Ministry of Health" section of the TDP application form.
- Your Social Insurance Number (SIN) is missing, for any of your household members 18 years of age and over, including those eligible for OHIP+. The TDP must collect the SIN from all household members, 18 years of age and over, even if they do not file an income tax return. The TDP will only verify the income of household members who are 19 years of age and over.
- Ontario Health number(s) are missing.
- You or another household member filed your taxes late so the TDP could not confirm your income with the CRA and, therefore, you must submit paper proof of income, see **Section 2.5** for more details.
- You missed the deadlines for enrolment and/or submitting receipts.
- You did not provide the required details about your private medical insurance.
- You did not provide the required legal document if someone other than a household member has signed the application form (i.e. a substitute decision-maker).

Your enrolment into the TDP will only be confirmed after all required documentation is provided.

To avoid unnecessary delays and ensure timely processing, **complete the online application form** available at: <https://forms.ontariodrugbenefit.ca>. The ministry's online form will guide you through the application process to ensure all the information required for enrolment are completed before submission.

3 – After you are Enrolled

3.1 What costs will I pay under the TDP?

Before your TDP benefits start, you will be asked to pay a set amount, out of pocket, towards your prescription drugs, called a deductible. The total amount of your deductible is based on your household's combined yearly net income (line 23600 of your CRA Notice of Assessment) and the number of people in your household, including household members 18 years of age and older who are eligible for OHIP+. It equals approximately 4% of your total household net income. To calculate your deductible, TDP uses your income from the taxation year that is prior to the start of the program year. For example, for program year 2024-2025, TDP uses your 2023 taxation year income to calculate your deductible.

The chart in **Appendix A** shows a range of deductibles for all households with net yearly incomes under \$100,000. If your household's income is more than \$100,000, please see **Appendix B**.

The annual deductible described above is then divided into four (4) quarters. Once your eligible prescription purchases equal the amount of your quarterly deductible, your TDP benefits begin for that quarter. At that point, you will only pay up to \$2 co-payment for each ODB eligible prescription drug until the start of the next quarter.

Important

Households need to use their private insurance plan or any other third party provider assistance, before obtaining benefits under the TDP. Any portion of your drug costs that may be covered under a private insurance plan, by an employer or any other benefit program (e.g., drug cards, manufacturer discounts) is not an allowable expense, i.e., it is not considered an out of pocket expense. Therefore, it cannot be counted toward the payment of the household's TDP deductible or be reimbursed if that deductible amount has been exceeded. If your drug costs are covered under any of the above, it must be reported to the TDP.

3.2 When do I pay my TDP deductible?

The TDP program year is divided into four quarters, as follows:

1. First quarter – August, September, October
2. Second quarter – November, December, January
3. Third quarter – February, March, April
4. Fourth quarter – May, June, July

You begin to pay your deductible the first time you have an ODB eligible prescription drug purchased in each quarter. You will pay a quarter of your annual TDP deductible in each quarter after your Enrolment Start Date. However, in the quarter your enrolment begins, you may pay a reduced, pro-rated deductible that is based on the number of days remaining in that quarter.

Example:

Yearly deductible: \$1,000 (four equal payments of \$250)

TDP enrolment start date: August 1

August 1: You will start to pay the first quarterly deductible payment of \$250 every time you buy ODB eligible prescription drugs. Your out-of-pocket costs are counted towards your quarterly deductible. Once you have paid your \$250 deductible for the first quarter, you will only pay up to \$2 for each eligible prescription through to the end of the first quarter (that is, October 31).

The process starts over again at the beginning of each new quarter, i.e., on November 1, February 1, and May 1.

3.3 How is my deductible calculated if I join part-way through the TDP program year?

If you are new to the TDP, you will need to choose the date when you want your TDP coverage to start (see **Section 2.6.1** on how to choose your Enrolment Start Date). Your first year’s deductible is adjusted to reflect the number of days you are in the program from August 1 to July 31.

Example 1:

Let’s say you join on February 1, exactly half-way through the TDP program year. Your yearly deductible would be \$1,000 if you enrolled as of August 1. However, because you enrolled in the program halfway through the program year (February 1), that amount will be reduced by half to \$500. As there are only two quarters remaining in the program year (February 1 to April 30; and May 1 to July 31), half of the \$500 deductible (\$250) will be payable each quarter.

Please see the table below for an illustration on how the deductible will be paid for this example.

Quarter	AUG – OCT	NOV – JAN	FEB – APR	MAY – JUL	Total
Annual Deductible (If enrolment starts on August 1)	\$250	\$250	\$250	\$250	\$1,000
Pro-rated Deductible (If enrolment starts on February 1)	\$0	\$0	\$250	\$250	\$500

Example 2:

As a TDP household, you can choose to start your enrolment at any date during the program year between August 1 to July 31. If you join the TDP part-way through a quarter, then you will pay a pro-rated deductible for the quarter that you join and the full quarterly deductible for the remaining quarters.

Let’s say your yearly deductible is \$1,000 based on your household’s total net income and you joined the program on December 1, then you will only need to pay for two-thirds of the 2nd quarter deductible and the full quarterly deductible for the 3rd and 4th quarters.

Quarter	AUG – OCT	NOV – JAN	FEB – APR	MAY – JUL	Total
Annual Deductible (If enrolment starts on August 1)	\$250	\$250	\$250	\$250	\$1,000
Pro-rated Deductible (If enrolment starts on February 1)	\$0	\$167	\$250	\$250	\$667

Note: You can only claim prescriptions that were filled after your Enrolment Start Date. Other costs will not count towards your TDP deductible or for reimbursement.

3.4 How do I pay the TDP deductible?

You pay your deductible by purchasing ODB eligible prescription drugs at the pharmacy. Your ODB approved prescription drug purchases are tracked at the pharmacy through the government’s Health Network System.

If you have private insurance

- **Prior to reaching your quarterly deductible:** All prescription drug claims must be first submitted to your private insurance, either by you or by the pharmacy. Once your prescription drug claim has been processed by your private insurance, you should submit your prescription drug receipt, along with the statement from your private insurance that tells you what they covered, to the TDP. The costs you paid out-of-pocket (not covered by your private insurance) count toward your TDP deductible.
- **After reaching your quarterly deductible:** The TDP will pay your ODB eligible prescription costs. Your pharmacy will be able to submit your claims electronically to the TDP until the end of the quarter.

Please Note: Children and youth 24 years of age and under with an Ontario Health card number who are not covered by a private plan are eligible for the ODB program through OHIP+, and receive ODB drug benefits at no cost – with no co-payment or deductible. To learn more about OHIP+ please go to <https://www.ontario.ca/page/learn-about-ohip-plus>

Tip: Show your Ontario Health number each time you buy prescription drug products and make sure your pharmacist knows that you are registered with the Trillium Drug Program. This will ensure your pharmacist knows when you have paid your deductible.

3.5 What happens if I do not pay the full quarterly deductible?

Any unpaid deductible in one quarter will be added to the next quarter's deductible. This ensures that your yearly deductible is paid off by the end of the TDP program year.

3.6 How do I remove a household member from my TDP household?

You can request to be removed from your household if you are 18 years of age or older and have a valid reason, such as:

- You are divorced or separated from your spouse due to a breakdown in marriage (you will need to provide supporting documentation); or
- You previously lived in a conjugal relationship with your spouse outside of marriage and now no longer living together or have a cohabitation agreement with that spouse under section 53 of the *Family Law Act*; or
- You are a family member (who is not a spouse) and is no longer living with the household; or
- You are a family member (who is not a spouse) and are financially independent (please see **Section 2.4** and **Section 4.4** for details).

You can request the removal for another household member(s) only under the following conditions:

- The household member is deceased, and you are the family member/executor of the deceased member; or
- The household member to be removed is a child under 18 years of age, and you are the parent or legal guardian of the child.

A person cannot be removed from the TDP household if he or she:

- does not require drug benefits;
- has other available drug benefits;
- has significant income; or
- is eligible for other ODB benefits, for example OHIP+, or has turned 65 and is now a senior.

Please see **Section 2.3** to see who should be included in a TDP household.

To request the removal of a household member from your TDP household, you need to complete the **Request to Remove a Household Member(s) from the Trillium Drug Program** form, and explain the member's relationship to the household, and the reason for removal. You can find this form (including detailed instructions) on the ministry's website at: <https://forms.ontariodrugbenefit.ca>. If you are not able to complete the form online, please contact the TDP at 416-642-3038 (Toronto area) or 1-800-575-5386 (outside Toronto) for a paper version of this form.

3.7 How is my deductible calculated if a household member is removed part-way through the TDP program year?

If there is a valid reason for removal of a household part-way through the program year, as noted in **Section 3.6**, the household member's benefits will be ended. However, the household's deductible will not be recalculated until the following program year unless the household qualifies for an in-year reassessment of their deductible in accordance with Ontario Regulation 201/96 made under the *Ontario Drug Benefit Act* (see **Section 4.2** for more information).

3.8 Are there limits to the amount of drugs I can get at one time through the TDP?

From August 1 to February 20: You can receive up to a 100-day supply of your ODB drugs at one time.

From February 21 to July 31: Each day in this period, the 100-day drug supply drops by one. For example, the day supply limit for a prescription filled for you on February 21 will be 99. That number is reduced by 1 with each passing day.

This is to make sure your household pays the full yearly deductible it owes by the end of the year. Amounts are tracked by the government's Health Network System when you go to any pharmacy.

3.9 Do I need to submit any prescription receipts to the TDP?

The answer is 'yes' only in these two (2) situations:

1. **If you have prescriptions filled between your Enrolment Start Date and the date you receive your confirmation letter from the TDP.**
 - If your receipts are eligible for TDP reimbursement, they will be counted first toward your deductible. Once you have met your quarterly deductible, the TDP will reimburse you for any out of pocket ODB eligible drug costs incurred during the quarter over and above your deductible.
2. **If you have other insurance, drug cards, manufacturer discounts or any other third party that covers some of your prescription drug costs.**

To receive your TDP drug benefits, you must provide us with either:

- Your official prescription receipts showing the amount paid by the insurer(s), **or**
- A copy of the private insurance drug statement together with a copy of your ODB eligible prescription receipts, **or**
- Other proofs showing the amount paid by the third party.

If your pharmacy submits your prescription drug purchase electronically to your insurance company, you must send the TDP your **official** prescription receipts issued by the pharmacy (see **Section 3.10** for more information). Do not submit cash register or credit card receipts or invoices from a doctor's office or clinic.

To see if your prescription drug product(s) are covered, please visit the ministry website at:

<https://www.ontario.ca/check-medication-coverage/>.

3.10 How to submit prescription receipts and what prescription drug receipts will the TDP accept?

You can submit the prescription receipts **online** using the ministry's 'Ontario Drug Benefit Program Receipt Submission Form' available on the ministry's website at <https://forms.ontariodrugbenefit.ca> or you can mail your receipts to the TDP.

The TDP requires you to submit **official** individual prescription drug receipts issued by the pharmacy and signed by the pharmacist. If these are not available, you may submit the Patient Medical Expense Report (PMER) produced by the pharmacy as proof of your prescription receipts document. This report must have a pharmacy stamp and pharmacist's signature. It must contain the same information as an official individual prescription receipt, as follows:

- Recipient name and address
- Total amount paid
- Dispensing date
- Drug Name
- Prescription (Rx number)
- Drug cost
- Pharmacy name/address
- Drug or Product Identification Number (DIN/PIN)
- Quantity
- Dispensing fee
- Prescriber's name

Along with your receipts, you need to include a note with the patient's Ontario Health number(s) or your TDP File Number (the 9-digit number that starts with RA/RB), which is provided in the confirmation letter you receive after you enroll.

Important: We can only process your prescription receipts:

- If they provide detailed cost and dispensing fee information
- If they are not altered **in any way**
- If they are received before October 31 receipt deadline (see **Section 2.6**)

3.11 What if I have lost my prescription drug receipts?

If you cannot provide original prescription receipts, you can submit a Patient Medical Expense Report (PMER) prepared by your pharmacy. These documents must have:

- The same information as the official prescription receipt, **and**
- The pharmacy stamp and the pharmacist's signature

See **Section 3.10** for more information.

3.12 Can I claim payment from the TDP for prescription drugs that are not fully covered by my insurance plan?

If you have met your quarterly deductible, the TDP will pay for drugs that are eligible under the ODB. If you have not met your quarterly deductible and your private insurance doesn't cover 100% of the drug cost, please send your receipts to the TDP in order for your out-of-pocket ODB-eligible drug costs to be counted towards your deductible and/or reimbursed.

3.13 How do I get reimbursed if I overpay my quarterly or annual deductible under the TDP?

The TDP will mail reimbursement cheque to the address you provided on your application. In most cases, the cheque is made payable to the household member whose name is on the prescription receipt.

4 – Continuing your TDP Coverage

4.1 Do I have to reapply for TDP benefits each year?

We will send you a letter before the start of the next program year. The letter will let you know if:

- Your household is renewed, **or if**
- Your household can be renewed only if you provide further information

Your household's enrolment in TDP will be **automatically** renewed each year **unless**:

- Any household member 19 years of age or older did not file an income tax return for the previous tax year.
- Any household member turning 18 years of age before August 1 has not provided the Declaration and Consent signature for the Canada Revenue Agency (CRA) to release income information to the Ministry of Health (i.e., "**CRA Consent**") required to enroll.
- Your household has not contributed toward your yearly deductible for the previous two (2) TDP program years.
- All household members are now 65 years of age or older.

Note:

- If your household loses its TDP benefits at any time, the TDP will no longer verify your household member's income through the Canada Revenue Agency. To reapply to the program, you will need to complete **a new** application form.
- If you have any household members who will be turning 18 prior to the start of the renewal program year, they will need to provide their Social Insurance Number (SIN) and the Declaration and CRA consent signature to the TDP by using the '**Trillium Drug Program Application Signature Request**' form. You can find this form on the ministry's website at <https://forms.ontariodrugbenefit.ca> and submit the form to the TDP electronically for processing. If you are not able to complete the form online, please contact the TDP at 416-642-3038 (Toronto area) or 1-800-575-5386 (outside Toronto) for a paper version of this form.

4.2 How do I get my TDP deductible re-assessed if my household's income has changed during the TDP program year?

Before the new program year starts every August, the TDP confirms your household's annual net income for the previous taxation year, and, based on this income, determines the deductible you will pay. We use your latest tax return(s) to do this.

You may request **an in-year re-assessment** of your TDP deductible, if your household's annual net income changes by 10% or more in either of the two taxation years that overlap with the program year. For example, for the 2024-25 TDP program year the annual deductible is based on your household's 2023 annual net income. If your household's annual net income in 2024 or 2025 is at least 10% lower than your income in 2023, you may apply to have your deductible recalculated based on the lower 2024 or 2025 income.

Please note:

Deductibles that are changed as a result of an in-year re-assessment will apply to the beginning of the quarter in which the deductible reassessment has taken place (the "deductible reassessment effective date"). The new deductible will not be retroactive to previous quarters; you will be responsible for paying the deductible that was in effect during those quarters.

Once the taxation year used for the deductible reassessment is complete, the ministry will verify the income information you supplied for the in-year re-assessment request. The ministry will confirm your household's income by contacting the Canada Revenue Agency (CRA). The ministry's collection of this information from the CRA is based on the household's consent that is provided in the original TDP application.

When a household applies to the TDP for an in-year re-assessment, it is essential that all information contained in the in-year re-assessment application, including the new income information, is true and accurate. If you subsequently learn that information contained in the deductible reassessment application is no longer accurate, then you must immediately notify the Ministry.

To apply for a re-assessment of your annual deductible, you can complete the '**Annual Deductible Re-Assessment Request**' form available on the ministry's website at <https://forms.ontariodrugbenefit.ca> and submit the form along with the supporting documentation to the TDP electronically for processing. If you are not able to complete the form online, please contact the TDP at 416-642-3038 (Toronto area) or 1-800-575-5386 (outside Toronto) for a paper version of this form.

Documentation requirements:

In order for the TDP to recalculate your household's annual deductible, the ministry requires you to submit documentation to support the income information provided in the Annual Deductible Re-assessment form for **all the members 18 years of age and older** who have experienced an income change. If you do not provide the necessary supporting documentation, your request for re-assessment will be delayed or denied.

No documentation is required if the member's annual net income has not changed. The TDP will use the member's previous taxation year's annual net income to calculate the household's combined income for the annual deductible re-assessment request.

To avoid delays, please ensure you submit the correct taxation year income documentation – it must be for the taxation year you have selected to use for your household's annual deductible re-assessment request. For example, if you have selected to be re-assessed for the 2024-25 program year based on 2024 taxation year income, then 2024 taxation year income documentation is required. If you have selected to be re-assessed based on 2025 taxation year income, then 2025 taxation year income documentation is required.

The following are the acceptable proof of income documents you can submit:

- Notice of Assessment (NOA) issued by the Canada Revenue Agency (CRA) if it is available.

Other proof of income documentation if the NOA is not available:

If you received **Employment Insurance (EI)**: Provide all of the following:

- Record of Employment (ROE)
- Final paystub
- EI letter showing coverage start date, end date, and weekly benefit amount
- Social Assistance statements (if applicable).

If you received **employment income**: Provide all of the following:

- A letter from your employer(s) on company letterhead showing your first day of work (if it was within the taxation year that is being used for the re-assessment), and income or salary for the year
- If self-employed, provide an equivalent letter from your accountant declaring your income.

If you received **pension income, worker's compensation or disability payments**: Provide all of the following:

- A letter from WSIB, CPP, OAS, and Guaranteed Income Supplement showing the monthly benefit amount
- Letters on company letterhead detailing coverage period and benefit amount for work pensions and short/long term disability.

If you received **other income**: Provide all of the following:

- investment income, dividends or interest received, and RRSP withdrawals should all be detailed in a letter from the financial institution.

Please note:

- All proof-of-income documentation provided must be for the same taxation year for all household members.
- Submitted documents must state the income amount as well as the start and/or end date if applicable.

4.3 What if our household address / membership information changes during the TDP program year?

You can update your household address and/or submit additional household member information to the TDP using the **'Notification of Change of Information for Trillium Drug Program'** form. You can find this form on the ministry's website at <https://forms.ontariodrugbenefit.ca> and submit the form to the TDP electronically for processing. If you are not able to complete the form online, please contact the TDP at 416-642-3038 (Toronto area) or 1-800-575-5386 (outside Toronto) for a paper version of this form.

Please include your name, address, and the TDP File Number (the 9-digit number that starts with RA/RB).

4.4 What if someone in my household becomes financially independent during the TDP program year?

If a member of your household becomes financially independent, that member (if they are 18 years of age or older) can request their own removal from your household by completing the **'Request to Remove a Household Member(s) from the Trillium Drug Program'** form. This form (including detailed instructions) is available on the ministry's website at: <https://forms.ontariodrugbenefit.ca> and can be submitted electronically to the TDP for processing. If the member is not able to complete the form online, please contact the TDP at 416-642-3038 (Toronto area) or 1-800-575-5386 (outside Toronto) for a paper version of this form.

Note: Once a household member has been removed, they will no longer be eligible for TDP benefits as part of your household. Your household's yearly deductible **will not** be recalculated until the beginning of the **next** TDP program year (starting on August 1) unless the household qualifies for an in-year reassessment of their deductible in accordance with Ontario Regulation 201/96 made under the *Ontario Drug Benefit Act* (see **Section 4.2** for more information).

4.5 What if my household's other insurance coverage changes during the TDP program year?

You can provide changes to your household's private insurance information and supporting documentation to the TDP using the ministry's **'Updating Private Insurance for Trillium Drug Program'** form. You can find this form on the ministry's website at <https://forms.ontariodrugbenefit.ca> and submit the form to the TDP electronically for processing. If you are not able to complete the form online, please submit the required documents by mail, fax or email (see **Section 5** for the TDP contact information). When sending documents to the TDP, please include your TDP File Number (i.e., the 9-digit number that starts with RA/RB) or your Ontario Health card number.

You can use this form to make the following changes to your household's private drug insurance coverage:

- Add a new private drug insurance policy or provide missing private drug insurance policy information to the TDP.
- Update an existing private drug insurance policy, including:
 - provide the TDP with your household's annual insurance premium information in order to receive a deductible credit;

- provide the TDP with information about your household member(s) who have reached their annual or life-time insurance maximum; and
- provide the TDP with information about drugs not covered by your insurance plan that are eligible for coverage by the TDP (i.e., drug exclusion information).
- Remove a private drug insurance policy if your private drug insurance coverage has ended or will be ending soon.

Documentation requirements:

You will need to provide a letter from the insurance company as set out below:

If you start new insurance coverage:

- The letter must state the date your coverage starts, who is covered under the policy and the policy number.

If your insurance coverage ends:

- The letter must state the date your coverage ends.

If you reach the maximum amount your insurance will pay:

- The letter must state the date you reached the maximum and the date your coverage will be reinstated (if applicable).

If your insurance does not cover the drug(s) you need:

- The letter must state the name of the drug(s) not covered.

If you pay a fee for your insurance, called a premium:

- The letter must state the dollar amount you pay each year.

4.6 How to end my household enrolment in the TDP?

The TDP household contact person can end the enrolment for the entire household if all members in the household no longer require TDP coverage.

You can submit the TDP termination request to the TDP using the '**Request to End the Household Enrolment in the Trillium Drug Program**' form. You can find this form on the ministry's website at <https://forms.ontariodrugbenefit.ca> and submit the form to the TDP electronically for processing. If you are not able to complete the form online, please contact the TDP at 416-642-3038 (Toronto area) or 1-800-575-5386 (outside Toronto) for a paper version of this form.

5 – Contact Us

For questions about the TDP or changes that may affect your household:

Go Online

For program information:

www.ontario.ca/TrilliumDrugProgram

To submit an application, supporting documentation and prescription receipts:

<https://forms.ontariodrugbenefit.ca>

By Phone

Hours: Monday to Friday, 9am to 5pm (excluding holidays):

- 416-642-3038 (in Toronto calling area)
- 1-800-575-5386 (toll-free)
- 1-800-387-5559 (TTY)

Please have your TDP File Number (the 9-digit number that starts with RA/RB) or your Ontario Health card number available when you call.

By Mail

Please include your TDP File Number (the 9-digit number that starts with RA/RB). *

Trillium Drug Program (TDP)
Ministry of Health
PO Box 337, Station D
Etobicoke ON M9A 4X3

By Email

Please include your TDP File Number (the 9-digit number that starts with RA/RB). *

- trillium@ontariodrugbenefit.ca

By Fax

Please include your TDP File Number (the 9-digit number that starts with RA/RB).*

- 416-642-3034

* If you do not know your TDP File Number, you may include your Ontario Health number

Appendix A - TDP Annual Deductible Table

Use this table to find out your deductible.

Household Annual Net Income (\$)		Annual Deductible (\$)			
		Single	Family of two	Family of three	Family over three
up to	6,500	350	250	200	150
6,501	– 7,000	353	253	203	153
7,001	– 7,500	359	259	209	159
7,501	– 8,000	364	264	214	164
8,001	– 8,500	370	270	220	170
8,501	– 9,000	376	276	226	176
9,001	– 9,500	381	281	231	181
9,501	– 10,000	387	287	237	187
10,001	– 10,500	393	293	243	193
10,501	– 11,000	398	298	248	198
11,001	– 11,500	404	304	254	204
11,501	– 12,000	410	310	260	210
12,001	– 12,500	415	315	265	215
12,501	– 13,000	421	321	271	221
13,001	– 13,500	427	327	277	227
13,501	– 14,000	432	332	282	232
14,001	– 14,500	438	338	288	238
14,501	– 15,000	444	344	294	244
15,001	– 15,500	449	349	299	249
15,501	– 16,000	455	355	305	255
16,001	– 16,500	461	361	311	261
16,501	– 17,000	466	366	316	266
17,001	– 17,500	472	372	322	272
17,501	– 18,000	478	378	328	278
18,001	– 18,500	483	383	333	283
18,501	– 19,000	489	389	339	289
19,001	– 19,500	495	395	345	295
19,501	– 20,000	500	400	350	300
20,001	– 20,500	511	411	361	311
20,501	– 21,000	534	434	384	334
21,001	– 21,500	556	456	406	356
21,501	– 22,000	579	479	429	379
22,001	– 22,500	601	501	451	401
22,501	– 23,000	624	524	474	424
23,001	– 23,500	646	546	496	446
23,501	– 24,000	669	569	519	469
24,001	– 24,500	691	591	541	491
24,501	– 25,000	714	614	564	514
25,001	– 25,500	736	636	586	536
25,501	– 26,000	759	659	609	559
26,001	– 26,500	781	681	631	581
26,501	– 27,000	804	704	654	604
27,001	– 27,500	826	726	676	626
27,501	– 28,000	849	749	699	649
28,001	– 28,500	871	771	721	671
28,501	– 29,000	894	794	744	694
29,001	– 29,500	916	816	766	716

Household Annual Net Income (\$)	Annual Deductible (\$)			
	Single	Family of two	Family of three	Family over three
29,501 – 30,000	939	839	789	739
30,001 – 30,500	961	861	811	761
30,501 – 31,000	984	884	834	784
31,001 – 31,500	1,006	906	856	806
31,501 – 32,000	1,029	929	879	829
32,001 – 32,500	1,051	951	901	851
32,501 – 33,000	1,074	974	924	874
33,001 – 33,500	1,096	996	946	896
33,501 – 34,000	1,119	1,019	969	919
34,001 – 34,500	1,141	1,041	991	941
34,501 – 35,000	1,164	1,064	1,014	964
35,001 – 35,500	1,186	1,086	1,036	986
35,501 – 36,000	1,209	1,109	1,059	1,009
36,001 – 36,500	1,231	1,131	1,081	1,031
36,501 – 37,000	1,254	1,154	1,104	1,054
37,001 – 37,500	1,276	1,176	1,126	1,076
37,501 – 38,000	1,299	1,199	1,149	1,099
38,001 – 38,500	1,321	1,221	1,171	1,121
38,501 – 39,000	1,344	1,244	1,194	1,144
39,001 – 39,500	1,366	1,266	1,216	1,166
39,501 – 40,000	1,389	1,289	1,239	1,189
40,001 – 40,500	1,411	1,311	1,261	1,211
40,501 – 41,000	1,434	1,334	1,284	1,234
41,001 – 41,500	1,456	1,356	1,306	1,256
41,501 – 42,000	1,479	1,379	1,329	1,279
42,001 – 42,500	1,501	1,401	1,351	1,301
42,501 – 43,000	1,524	1,424	1,374	1,324
43,001 – 43,500	1,546	1,446	1,396	1,346
43,501 – 44,000	1,569	1,469	1,419	1,369
44,001 – 44,500	1,591	1,491	1,441	1,391
44,501 – 45,000	1,614	1,514	1,464	1,414
45,001 – 45,500	1,636	1,536	1,486	1,436
45,501 – 46,000	1,659	1,559	1,509	1,459
46,001 – 46,500	1,681	1,581	1,531	1,481
46,501 – 47,000	1,704	1,604	1,554	1,504
47,001 – 47,500	1,726	1,626	1,576	1,526
47,501 – 48,000	1,749	1,649	1,599	1,549
48,001 – 48,500	1,771	1,671	1,621	1,571
48,501 – 49,000	1,794	1,694	1,644	1,594
49,001 – 49,500	1,816	1,716	1,666	1,616
49,501 – 50,000	1,839	1,739	1,689	1,639
50,001 – 50,500	1,861	1,761	1,711	1,661
50,501 – 51,000	1,884	1,784	1,734	1,684
51,001 – 51,500	1,906	1,806	1,756	1,706
51,501 – 52,000	1,929	1,829	1,779	1,729
52,001 – 52,500	1,951	1,851	1,801	1,751
52,501 – 53,000	1,974	1,874	1,824	1,774
53,001 – 53,500	1,996	1,896	1,846	1,796
53,501 – 54,000	2,019	1,919	1,869	1,819
54,001 – 54,500	2,041	1,941	1,891	1,841
54,501 – 55,000	2,064	1,964	1,914	1,864

Household Annual Net Income (\$)			Annual Deductible (\$)			
			Single	Family of two	Family of three	Family over three
55,001	–	55,500	2,086	1,986	1,936	1,886
55,501	–	56,000	2,109	2,009	1,959	1,909
56,001	–	56,500	2,131	2,031	1,981	1,931
56,501	–	57,000	2,154	2,054	2,004	1,954
57,001	–	57,500	2,176	2,076	2,026	1,976
57,501	–	58,000	2,199	2,099	2,049	1,999
58,001	–	58,500	2,221	2,121	2,071	2,021
58,501	–	59,000	2,244	2,144	2,094	2,044
59,001	–	59,500	2,266	2,166	2,116	2,066
59,501	–	60,000	2,289	2,189	2,139	2,089
60,001	–	60,500	2,311	2,211	2,161	2,111
60,501	–	61,000	2,334	2,234	2,184	2,134
61,001	–	61,500	2,356	2,256	2,206	2,156
61,501	–	62,000	2,379	2,279	2,229	2,179
62,001	–	62,500	2,401	2,301	2,251	2,201
62,501	–	63,000	2,424	2,324	2,274	2,224
63,001	–	63,500	2,446	2,346	2,296	2,246
63,501	–	64,000	2,469	2,369	2,319	2,269
64,001	–	64,500	2,491	2,391	2,341	2,291
64,501	–	65,000	2,514	2,414	2,364	2,314
65,001	–	65,500	2,536	2,436	2,386	2,336
65,501	–	66,000	2,559	2,459	2,409	2,359
66,001	–	66,500	2,581	2,481	2,431	2,381
66,501	–	67,000	2,604	2,504	2,454	2,404
67,001	–	67,500	2,626	2,526	2,476	2,426
67,501	–	68,000	2,649	2,549	2,499	2,449
68,001	–	68,500	2,671	2,571	2,521	2,471
68,501	–	69,000	2,694	2,594	2,544	2,494
69,001	–	69,500	2,716	2,616	2,566	2,516
69,501	–	70,000	2,739	2,639	2,589	2,539
70,001	–	70,500	2,761	2,661	2,611	2,561
70,501	–	71,000	2,784	2,684	2,634	2,584
71,001	–	71,500	2,806	2,706	2,656	2,606
71,501	–	72,000	2,829	2,729	2,679	2,629
72,001	–	72,500	2,851	2,751	2,701	2,651
72,501	–	73,000	2,874	2,774	2,724	2,674
73,001	–	73,500	2,896	2,796	2,746	2,696
73,501	–	74,000	2,919	2,819	2,769	2,719
74,001	–	74,500	2,941	2,841	2,791	2,741
74,501	–	75,000	2,964	2,864	2,814	2,764
75,001	–	75,500	2,986	2,886	2,836	2,786
75,501	–	76,000	3,009	2,909	2,859	2,809
76,001	–	76,500	3,031	2,931	2,881	2,831
76,501	–	77,000	3,054	2,954	2,904	2,854
77,001	–	77,500	3,076	2,976	2,926	2,876
77,501	–	78,000	3,099	2,999	2,949	2,899
78,001	–	78,500	3,121	3,021	2,971	2,921
78,501	–	79,000	3,144	3,044	2,994	2,944
79,001	–	79,500	3,166	3,066	3,016	2,966
79,501	–	80,000	3,189	3,089	3,039	2,989
80,001	–	80,500	3,211	3,111	3,061	3,011

Household Annual Net Income (\$)	Annual Deductible (\$)			
	Single	Family of two	Family of three	Family over three
80,501 – 81,000	3,234	3,134	3,084	3,044
81,001 – 81,500	3,256	3,156	3,106	3,056
81,501 – 82,000	3,279	3,179	3,129	3,079
82,001 – 82,500	3,301	3,201	3,151	3,101
82,501 – 83,000	3,324	3,224	3,174	3,124
83,001 – 83,500	3,346	3,246	3,196	3,146
83,501 – 84,000	3,369	3,269	3,219	3,169
84,001 – 84,500	3,391	3,291	3,241	3,191
84,501 – 85,000	3,414	3,314	3,264	3,214
85,001 – 85,500	3,436	3,336	3,286	3,236
85,501 – 86,000	3,459	3,359	3,309	3,259
86,001 – 86,500	3,481	3,381	3,331	3,281
86,501 – 87,000	3,504	3,404	3,354	3,304
87,001 – 87,500	3,526	3,426	3,376	3,326
87,501 – 88,000	3,549	3,449	3,399	3,349
88,001 – 88,500	3,571	3,471	3,421	3,371
88,501 – 89,000	3,594	3,494	3,444	3,394
89,001 – 89,500	3,616	3,516	3,466	3,416
89,501 – 90,000	3,639	3,539	3,489	3,439
90,001 – 90,500	3,661	3,561	3,511	3,461
90,501 – 91,000	3,684	3,584	3,534	3,484
91,001 – 91,500	3,706	3,606	3,556	3,506
91,501 – 92,000	3,729	3,629	3,579	3,529
92,001 – 92,500	3,751	3,651	3,601	3,551
92,501 – 93,000	3,774	3,674	3,624	3,574
93,001 – 93,500	3,796	3,696	3,646	3,596
93,501 – 94,000	3,819	3,719	3,669	3,619
94,001 – 94,500	3,841	3,741	3,691	3,641
94,501 – 95,000	3,864	3,764	3,714	3,664
95,001 – 95,500	3,886	3,786	3,736	3,686
95,501 – 96,000	3,909	3,809	3,759	3,709
96,001 – 96,500	3,931	3,831	3,781	3,731
96,501 – 97,000	3,954	3,854	3,804	3,754
97,001 – 97,500	3,976	3,876	3,826	3,776
97,501 – 98,000	3,999	3,899	3,849	3,799
98,001 – 98,500	4,021	3,921	3,871	3,821
98,501 – 99,000	4,044	3,944	3,894	3,844
99,001 – 99,500	4,066	3,966	3,916	3,866
99,501 – 100,000	4,089	3,989	3,939	3,889

If your family's income is more than \$100,000 see **Appendix B** of the guide.

Appendix B - Deductible for households with income over \$100,000

For households with a yearly net income over \$100,000

You can use the following formula to calculate your yearly TDP deductible:

Add all your household members' net incomes to calculate the total household net income then:

- 1) Subtract \$20,000 from this amount.
- 2) Multiply the result by 0.045.
- 3) Add \$500 to the result.
- 4) Subtract the following based on the size of your household:
 - a) Single person..... subtract \$0
 - b) Household of two subtract \$100
 - c) Household of three subtract \$150
 - d) Household of four or more subtract \$200

The remaining amount is your yearly deductible for the program year.

Example: Let's say there are two (2) people in your household and your household's yearly net income is \$130,000. Here's how your yearly deductible is calculated.

1. Subtract \$20,000 from your household net income:
 $\$130,000 - \$20,000 = \mathbf{\$110,000}$
2. Multiply the result of Step 1 by 0.045:
 $\$110,000 \times 0.045 = \mathbf{\$4,950}$
3. Add \$500 to the result of Step 2:
 $\$4,950 + \$500 = \mathbf{\$5,450}$
4. Subtract \$100 from the result of Step 3:
 $\$5,450 - \$100 = \mathbf{\$5,350 \text{ yearly deductible}}$