

A UNIQUE SERVICE OFFERED BY CLOVERDALE PHARMASAVE

Live Well Consultations

OVERVIEW: In order to help our customers to make an informed choice for products, we encourage our customers to consult with us before they make a purchase. We do not charge a fee for our cognitive services when it involves **product information only**, and if such a consultation does not take more than **5 minutes**. When the discussion involves advice on **choice of products** for a specific situation, we may have to charge a fee for our time and service.

Hence, there are two levels of services that our customers can choose:

- (1) We can quickly name some products that are known to be effective for the problem. This is possible for simple problems only, e.g. early flu, recent injuries, simple arthritis, wrinkles, etc. This usually takes no more than 5 minutes and there is no charge, and in this case, due to time constraint, details will not be discussed.
- (2) Many a time, however, a closer study of the customer's problems may be required in order for us to make a comment. In this case, a consultation may be required for us to study the case, explain the choice of products, modes of action, proper dosages, interaction with drugs, ancillary measures, etc. (See "goals" below.) The fee schedule on page 2 of this document applies to such consultations.

Consultations can be done in person, by phone, mail, or e-mail.

OUR CONSULTATION COVERS ONE OR MORE OF THESE GOALS:

- (1) To explain the nature of the disorder**
- (2) To deliver product information, i.e. to do a supplement & medication review**
- (3) To discuss related health concerns**

OUR CONSULTATION DOES NOT COVER:

(1) Diagnosis (2) Prognosis (3) Prescribing *(These are your MD or Vet's responsibilities)*

SOME TYPICAL CONSULTATION TOPICS:

Medication/Supplementation Review
Arthritis/Rheumatism/Chronic Pains
Injuries/Athletic Performance
Ulcers/Reflux/Colitis/IBS/Crohn's
Cholesterol/Blood Pressure/Heart
Allergies/Hay Fever/Asthma
Stress/Anxiety/Insomnia/Depression
MS & Prokarin
Wrinkles/Staying Young/Acne
Hemorrhoids/Varicose Veins
Incontinence/Cystitis/Stones
Homeopathy: Overview & Programs

Cancer Patient Support
Menopause/Natural Hormones
Thyroid/Adrenal Dysfunction
Immunity Problems/Detoxification
Diabetes/Weight Control
Headache/Migraine
Fibromyalgia/Chronic Fatigue
Smoking Cessation
Memory/Attention Deficit
Men's Health: Prostate, Vitality
Osteoporosis
Equine/Veterinary Products

FEE SCHEDULE: (As of Jan 1993) (Subject to change without notice)

Brief Consultation (“Touch Base” consultation; Maximum 5 minutes): Free \$30.00 for first 15 minutes; \$20.00 for each subsequent 15 minutes; i.e.: \$30 for 15 min.; \$50 for 30 min.; \$70 for 45 min.; \$90 for 1 hour; and so on.

**There is also a fee for reviewing clinical materials & follow up’s, charged at the same rate.*

**However there is usually no charge for our research time and networking time.*

**Fee does not include cost of medications, supplements, and products.*

Detailed explanation of Consultation costs

<u>SERVICE</u>	<u>WHAT YOU GET</u>	<u>Breakdown of service</u>	<u>COST</u>	<u>YOU PAY EXTRA FOR</u> <i>(see * below)</i>
1 st Consultation	Overall Management Plan	Nature of disorder, integrative measures, risk factors, related disorders, preventative measures. <i>Herbal & Homeopathic product information.</i>	Consultation Fee \$90/hour	Herbal products of your choice and simple homeopathics that do not require charts to work with.
<u>(Read footnote *** below)</u>				
Designing homeopathic program (ONLY IF NECESSARY)	Chart(s) to show when to take which homeopathic medicine	(This is the homeopathic part of the Plan, and is on top of any herbal or natural products already bought)	Program fee depending on time spent (Usually \$30 to \$50)	
2 nd Consultation (ONLY IF NECESSARY)	Review of charts & directions for homeopathic program	(Usually a short meeting, especially if customer has knowledge of homeo.)	\$90/hour (Usually \$30 to \$50)	Homeopathic medicines required by the program
Follow-up’s (Phone, e-mail, or in-person)	Re-assessment, change of program as needed	<u>(read footnote ++ below)</u>	\$90/hour (Usually \$30 - \$50)	Any new medication as required

(Footnotes *, ***, ++ are on next page)

FOOT NOTES ON DETAILED FEE SCHEDULE

* Please note: Purchase of products is totally separate from our Consultation services. Customers are NOT obliged to purchase products from our store. In fact, some products may not be available in our store, and may have to be specially ordered in if customer chooses to get them from us.

*** Most initial consultations would stop right here. There are complex situations in which we have to design a homeopathic program for the patient. It is in these cases that we need to charge a fee for designing the program and the time to explain the program in the 2nd consultation.

++ Follow-up consultations are initiated by the customer when the customer feels that a review is needed, as when there are new developments. Follow-up may also be needed when programs need to be changed after a certain period.

TAX SHELTER & INSURANCE CLAIMS

Consultations by pharmacy staff is classified as “Expanded Pharmacy Services”, and such fees may qualify for income tax deduction as medical expenses. You can label our invoice as “***Expanded Pharmacy Services***” and file under “***Medical Expenses***”. Your eligibility for tax benefit depends on your tax bracket.

These fees are GST taxable.

Very few insurance companies cover Expanded Pharmacy Services. Don't be surprised if you get a rejection from your third party plan.

Please do NOT submit our consultation invoice to insurance companies as “Naturopathic consultation” as we are not naturopaths.

LIVE WELL CONSUTLATIONS ARE CONDUCTED BY:

A member of our professional team in consultation with the rest of the team as needed. Our team consists of: Your Live Well Pharmacists, Certified Natural Products Advisors, Certified Technicians, Certified Home Health Care Specialists, Certified Fitters, Certified Asthma Consultants, Diabetic Products Advisors, Nutritionist, etc. *Our consultants also network with their counterparts in other parts of the world, for a 2nd opinion.*

In general, for medication problems you start with any pharmacist. For hormonal problems, you start with Lyle Sunada. For home health care, compression stockings, and braform fitting, you start with Anna Cheng or Christine Andrews. For natural health and vet products, you start with Henry. When in doubt as to whom to start with, check with Henry or any pharmacist.

BIOGRAPHY OF DR. HENRY CHENG

Dr. Henry Cheng, owner of Pharmasave in Cloverdale, is also a retired director of the holding company for the Pharmasave franchise. When he was director, he **introduced the wellness theme with herbal and homeopathic medicines into Pharmasave stores across the country**, Dr. Cheng also **pioneered Professional Consultations, Clinics, and Community Seminars done in pharmacies**. For his innovation in pharmacy practice, he was awarded the honour of **"Friend of Pharmacy" by the B.C. Pharmacist's Association** in the year 2000. This is a special honour awarded to a non-pharmacist who has made significant contributions to pharmacy practice.

Dr. Cheng completed his medical training in Queen Mary Hospital in Hong Kong and King's College Hospital in London in the late 60's. After graduating with the degrees Bachelor of Medicine and Bachelor of Surgery (**M.B., B.S., equivalent to M.D. in Canada**) he furthered his studies at King's College Hospital in London and subsequently obtained a Post-graduate Degree in Diagnostic Radiology (**D.M.R.D.**). He practiced family medicine and radiology for 12 years in Hong Kong and England before he came to Canada in 1982. Upon arrival in Canada, Dr. Cheng refused to repeat his internship up north so he was not granted a registration and billing number even though the College of Physicians recognized his medical degrees. So, instead of continuing his medical practice there, he chose to operate a community pharmacy in Cloverdale. In the mean time, he joined the Canadian Health Food Association, and took a two-year course in complementary medicine designed by the Canadian College of Naturopathic Medicine, and obtained certification as a "Certified Natural Products Advisor" (**C.N.P.A.**). In 20 years' time, he converted Cloverdale Pharmasave from a general drugstore to a specialty pharmacy. Today, Cloverdale Pharmasave is a leader in Complementary (Integrative) Medicine, Veterinary medications, Home Health Care, Compounding (which is the making up of special medications from raw materials), consultations, clinics, seminars, bio-identical natural hormone replacement, Prokarin (histamine therapy for Multiple Sclerosis), cholesterol and blood pressure monitoring, etc. For his leadership and innovations, Dr. Cheng had been awarded runner-up of the **"Drugstore Outstanding Services Award 2002"** by the Pharmacy Post. This is a competition for all the pharmacies across Canada. He has also won **awards by the City of Surrey and the Pharmasave franchise** for his contribution to his community.

With training in both orthodox/western medicine and herbal/homeopathic medicine, Dr. Cheng believes that the best approach is to adopt the best of the two worlds. He has helped thousands of his customers to stay in good health by using alternatives properly. He had assisted many animal owners in saving their animals when orthodox treatment had given up hope. Among other things, support of cancer patients with herbal and homeopathic medicines is one of his specialties. Dr. Cheng regularly writes articles for local papers and magazines, advocating the sensible use of alternative medicine, and served as medical advisors to many manufacturers.

Cloverdale Pharmasave was the first pharmacy to integrate orthodox drugs with herbal and homeopathic medicines, one of the **first to eliminate tobacco products from the store** (written up by Vancouver Sun twice), one of the **pioneers in bio-identical hormone replacement** for menopause and Prokarin therapy for Multiple Sclerosis. It also has the largest selection of homeopathic remedies in BC. It is also **B.C.'s (if not Canada's) most complete veterinary drugstore**. From vaccines, vitamins, books, to first aid supplies for dogs, cats, horses, and farm animals, Cloverdale Pharmasave has them all. For his long-time contribution to the horse industry with good advice and products for the horse and horseman, Dr. Cheng was selected **"Horse Business of the Year 2002"** by the Horse Council B.C. This is the first time such an award was given to a pharmacy and the first time given to a "non-horsy" person. The following are some of the **awards that Henry has won**:

- (1) "Friend of Pharmacy" conferred by the British Columbia Pharmacists' Association. This is an award given to a non-pharmacist who has contributed significantly to the development of pharmacy practice in British Columbia. I introduced clinics, community seminars, consultations, personal counseling into the pharmacist's daily routine so the pharmacist is now no longer a pill counters.
- (2) "Drugstore Outstanding Services Award": conferred by the Pharmacy Post, a national pharmacy journal. This contest is open to all the pharmacies in Canada and is awarded on the basis of innovation and quality of service.
- (3) "Horse Business of the Year 2002" : conferred by the British Columbia Horse Council, for my contribution to complementary medicine for horses and riders. I am the leading retailer in this area, being the first to introduce herbal and homeopathic medicine integrated with western orthodox medicine.
- (4) "Pharmasave Services Award": conferred by Pharmasave, a national franchise chain. This was because I introduced the wellness concept into pharmacy practice some 18 years ago, and now this integrative practice has become the hallmark of Pharmasave.
- (5) "Community Services Award" conferred by the Mayor of Surrey, for my long term wellness service to the community.