

Pharm Assist[®]

GROUP INSURANCE



**Sustainable health
through drug management**



Our philosophy

Why are we talking about sustainable health? Because PharmAssist, iA Financial Group's (Industrial Alliance Insurance and Financial Services Inc.) one-stop shop for drug management, was designed to foster the financial health and sustainability of drug insurance plans, while promoting long-lasting physical and mental health for plan members.

Nowadays, group insurance plans are heavily pressured due to a steep increase in traditional drug prescriptions and the introduction of new and very expensive drugs. It is therefore paramount to optimize drug coverage, and this is where PharmAssist steps in!

Our quality solutions, operational efficiency and outstanding service help us provide customized and efficient drug insurance plans.

We look forward to contributing to your group health!



Renée Laflamme, FCPA, FCA, CFA

Executive Vice-President, Group Benefits and Retirement Solutions

Our pledge

We created PharmAssist to simplify and optimize drug management so our clients and partners can devote more time and energy toward the success of their business.

Therefore, we pledge to:

1

Provide efficient and easy-to-implement solutions that put our clients' objectives at the core of our priorities.

2

Facilitate the management of expensive drugs through a meticulous industry watch, a rigorous prior authorization process and tailored products.

3

Constantly refine our processes and tools to facilitate the daily administration of our clients' plans.

4

Cultivate the human dimension of our relationships with our clients and partners, listen to their concerns and remain available.

Our offer

PharmAssist includes, as a standard offer, an elaborate set of solutions regardless of the plan size. We also have a full range of additional solutions available to allow our clients to implement the best possible plan, always based on their specific needs. A simple, flexible and affordable approach!

Standard in all of iA Financial Group's drug insurance plans – A strong foundation to build on

Drug card	Drug utilization review program	Standard reasonable and customary fees limits	Direct coordination of benefits	Management of dynamic maintenance drugs
Hospital drug program	Product listing agreements with manufacturers	Prior authorization process	Drug evaluation process	Fraud detection and prevention program

Additional solutions

The first steps on the way to reducing drug costs — Essential solutions to get fast and tangible results

Generic substitution	Plan members' contribution to drug costs	Tiered plans	Dispensing fee limits
----------------------	--	--------------	-----------------------

Leveraging tighter plan management

— Solutions to meet specific needs

Managed formularies	Therapeutic substitution	Step therapy
---------------------	--------------------------	--------------

The Active Pharmacy — An innovative solution to manage chronic and complex health conditions

For maintenance and specialty drugs	For specialty drugs only
-------------------------------------	--------------------------

Support

PharmAssist is much more than a lineup of drug management solutions. It also includes a constant support service available from a team of experts and cutting-edge technological tools that will help you access the right information at the right time.

Sponsors, administrators and advisors

Reports	Communiqués	Dedicated teams at your service	A pharmacist dedicated to us (and to you!)
---------	-------------	---------------------------------	--

Plan members

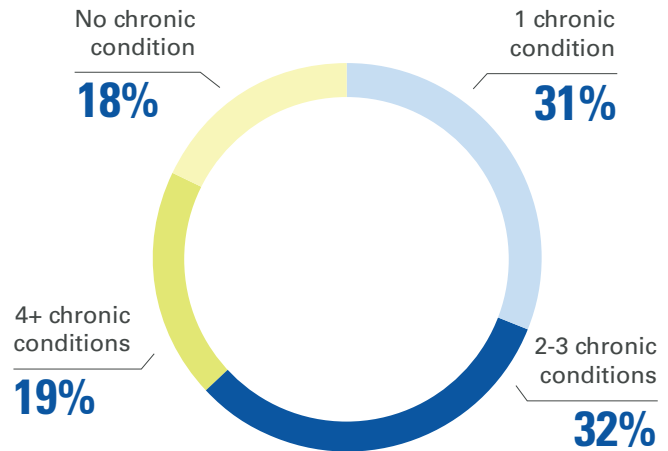
iA Mobile and My Client Space	WebRx®	Articles and publications	Dynamic learning material
-------------------------------	--------	---------------------------	---------------------------

Market trends Source: Express Scripts Canada 2015 Drug Trend Report

Here is some recent data that will help you better understand current and future key industry issues as well as the necessity for tightly-managed drug plans.

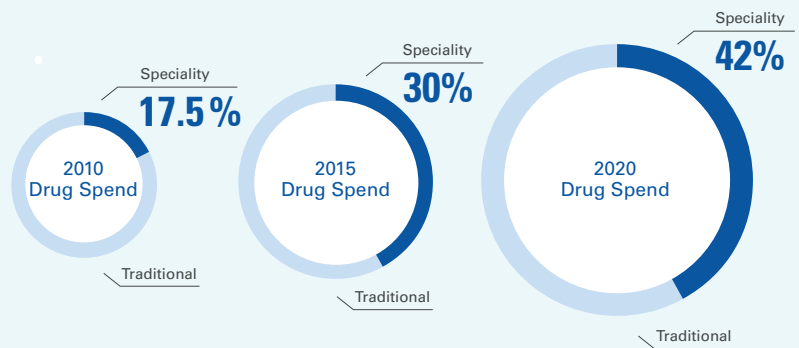
Graph 1
% of claimants with chronic conditions

Chronic conditions require taking maintenance drugs that can sometimes be very expensive. Since 51% of Canadian claimants suffer from two chronic conditions or more, tight plan management and plan member education are more important than ever.



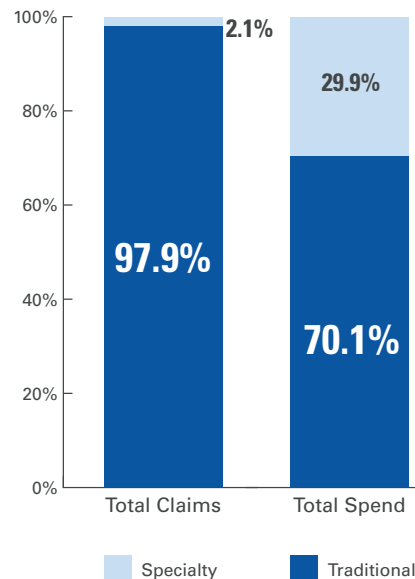
Graph 2
Traditional and specialty drugs: Annual spend projections

Specialty drug annual total spend soared from 17.5% in 2010 to 30% in 2015. In 2020, the continuing increase is expected to reach 42%. Since traditional drug spend is also increasing, failing to implement strict cost control measures could quickly prove to be disastrous.



Graph 3
Specialty drugs: Percentage of claims versus total spend

Even though specialty drugs only represented 2% of total claims in 2015, they accounted for 30% of total spend. This shows once more how important tight drug management is to preserving the viability of insurance plans.



INVESTED IN YOU.