

## Active Pharmacy

An innovative solution to manage chronic and complex health conditions



### Keeping employees healthy and drug plans sustainable

As the Canadian drug landscape imposes unprecedented challenges, employers across the nation are facing an important dilemma: **Keeping their workforce healthy and mobilized, while maintaining affordable costs for their drug plan.**

iA Financial Group (Industrial Alliance Insurance and Financial Services Inc.) has the solution: the Express Scripts Canada Active Pharmacy.

This one-of-a kind health management service is intended for plan members suffering from chronic or complex conditions – the types of conditions that represent the highest percentage of drug spend year after year.

According to Express Scripts Canada, for every \$3 spent on drug benefits, \$1 is simply wasted. The Active Pharmacy proposes bridging that gap by guiding plan members towards better decision-making and the adoption of behaviors that optimize every dollar spent.

**Billions of dollars** are wasted every year by Canadian employers.



**\$1**  
in every  
**\$3**  
spent on drug benefits is **waste**

Source: Express Scripts Canada (data for maintenance drugs)

### Why choose iA Financial Group?

- ✓ Assessment of maintenance and specialty drug needs, all through one convenient and flexible pharmacy service
- ✓ Less ambiguity for plan members, thanks to a single and easy access to a one-stop shop pharmacy
- ✓ The Active Pharmacy is available through PharmAssist®, our complete and valued drug management program
- ✓ Benefit from the impeccable service of one of the largest and most reputable insurers in Canada

# 10 reasons why plan members should benefit from the Active Pharmacy

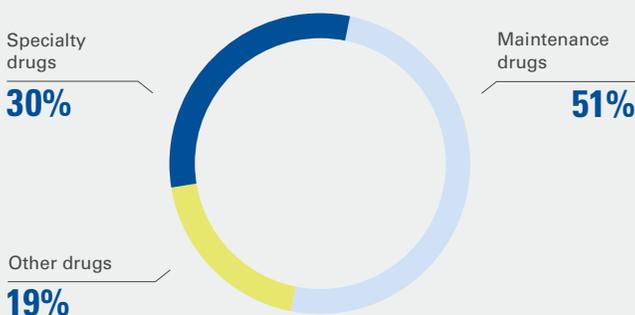
The Active Pharmacy prides itself in taking charge of members' health over solely reacting to claims and dispensing prescribed drugs. This allows for a number of benefits that only this pharmacy can provide:

- 1 Hard data, clinical expertise and a holistic approach are used to create personalized health action plans.
- 2 Tight, personalized and ongoing case management ensure adherence to treatments and the optimization of every dollar spent.
- 3 Plan members retain full coverage under the plan.
- 4 Pharmacists coordinate claims with available resources to ensure maximum reimbursement.
- 5 Advocate services are offered to help plan members understand their coverage.
- 6 Optimization of the refill frequency to prevent dollars wasted on useless fees (up to a 90-day supply).
- 7 With the plan members' consent, pharmacists interact directly with their physicians, when possible, to optimize and add value to treatments.
- 8 Medication delivered free of charge to a preferred location with the utmost packaging and handling care.
- 9 Ongoing and proactive prevention of drug interactions and side effect management to maximise comfort.
- 10 Automatic refills, prescription and medical appointments reminders and 24/7 phone consulting with pharmacists.

## A solid solution to a situation affecting all Canadian employers

The Active Pharmacy is a solution of choice to tightly manage the drug classes that may badly harm your plan's financial health and sustainability: maintenance and specialty drugs. In 2015, these drugs represented 81%\* of total drug spend in Canada.

### Distribution of the total 2015 drug spend in Canada for private drug plans.



Source: Express Scripts Canada 2015 Drug Trend Report.

### Maintenance drugs

Maintenance drugs are very common and taken over a long period of time to control chronic conditions such as:

- High cholesterol
- Diabetes

### Specialty drugs

Specialty drugs are newer and very expensive medications used to treat more complex conditions such as:

- Arthritis
- Hepatitis C

\* Over 90% of maintenance and specialty drugs prescribed in Canada are available at the Active Pharmacy.

## Choose the Active Pharmacy experience that best fits your needs

### Active Pharmacy for maintenance and specialty drugs

With this complete solution, you benefit from maintenance and specialty drugs management services\*. It also allows pharmacists to be more proactive in managing possible interactions and ongoing medication needs for plan members, since they have access to their complete health file. Plan members must enrol in and use the Active Pharmacy to have access to all of its benefits. Based on your objectives and needs, you can choose between one of the two following plan designs.

<p><b>Exclusive Plan</b></p> <p>Plan members are <b>required</b> to use the Active Pharmacy</p>	<ul style="list-style-type: none"> <li>— Active Pharmacy: Full coverage</li> <li>— Other pharmacies: No coverage</li> </ul> <ul style="list-style-type: none"> <li>✓ Highest savings for your plan</li> <li>✓ High rate of participation</li> <li>✓ Immediate rate reduction on your premium</li> </ul>	<p><b>Preferred Plan</b></p> <p>Plan members are <b>encouraged</b> to use the Active Pharmacy</p>	<ul style="list-style-type: none"> <li>— Active Pharmacy: Full coverage</li> <li>— Other pharmacies: Coinsurance penalty (min. 20%)</li> </ul> <ul style="list-style-type: none"> <li>✓ Balance between savings and possible choices</li> <li>✓ Estimated 40% participation in the first year</li> <li>✓ Immediate rate reduction on your premium</li> </ul>
---	---	---	--

\* For other drug needs or for maintenance and specialty drugs not available at the Active Pharmacy, plan members must use another pharmacy and will have access to regular coverage according to their plan with no coinsurance penalty. The specialty drugs targeted are those listed on iA Financial Group's prior authorization list that are available at the Active Pharmacy.

### Active Pharmacy for specialty drugs only

You can also choose to use the Active Pharmacy for the management of specialty drugs only\*.

<p><b>Exclusive Plan</b></p> <p>Plan members are <b>required</b> to use the Active Pharmacy</p>	<ul style="list-style-type: none"> <li>— Active Pharmacy: Full coverage</li> <li>— Other pharmacies: No coverage</li> </ul> <ul style="list-style-type: none"> <li>✓ High rate of participation</li> <li>✓ No rate reduction on your premium</li> </ul>	<p><b>Preferred Plan</b></p> <p>Plan members are <b>encouraged</b> to use the Active Pharmacy</p>	<ul style="list-style-type: none"> <li>— Active Pharmacy: Full coverage</li> <li>— Other pharmacies: Coinsurance penalty (min. 20%)</li> </ul> <ul style="list-style-type: none"> <li>✓ Estimated 70% participation in the first year</li> <li>✓ No rate reduction on your premium</li> </ul>
---	---	---	---

\* For other drug needs or for maintenance and specialty drugs not available at the Active Pharmacy, plan members must use another pharmacy and will have access to regular coverage according to their plan with no coinsurance penalty. The specialty drugs targeted are those listed on iA Financial Group's prior authorization list that are available at the Active Pharmacy.

# A simple enrolment plan that promotes robust health at lower costs

iA Financial Group and Express Scripts Canada will work closely with you to create an enrolment plan adapted to your organization. In just weeks, you will be able to inform plan members and have them enrol in and start using the Active Pharmacy.

## 1 Coordination

### 8 weeks to effective date

Express Scripts Canada organises a kick-off meeting with you and iA Financial Group

- A communication plan is agreed upon and a clear timeline of events is developed

### 5 weeks to effective date

Express Scripts Canada hosts a webinar with leaders and HR personnel from your organization

## 2 Communication

### From 4 weeks to effective date

iA Financial Group and Express Scripts Canada provide you with dedicated communication material for plan members

The communication phase serves two purposes:

- Ensure that plan members understand the Active Pharmacy and its benefits
- Encourage plan members to enrol in the Active Pharmacy

## 3 Enrolment

### Effective date

Plan members must formally enrol or decline participating in the Active Pharmacy (for maintenance drugs needs)

Plan members will start benefiting from the Active Pharmacy as soon as they enrol by phone or online

No formal enrolment is necessary for specialty drug needs, as these drugs are treated on a case-by-case basis

## Post-enrolment coverage for plan members

### For maintenance drug needs

- If enrolled, plan members benefit from the Active Pharmacy with no coverage penalty
- Plan members can opt in or out at any time by contacting Express Scripts Canada

### For specialty drug needs

- Plan members must submit their prescribed drugs through iA Financial Group's prior authorization process
- If the drug is approved, plan members can contact Express Scripts Canada to start receiving the drug with no coverage penalty

## Post-enrolment services for plan sponsors

- Enrolment statistics
- Annual savings review
- Customer satisfaction survey

The content of this page represents an example of an enrolment plan for the full Active Pharmacy solution (maintenance and specialty drugs).

Enrolment plans for the specialty drugs-only option may differ.

The Active Pharmacy is a service offered by our partner, Express Scripts Canada



Not available in Quebec.

## INVESTED IN YOU.

iA Financial Group is a business name and trademark of Industrial Alliance Insurance and Financial Services Inc.

ia.ca

F54-952A(16-09)