



Best practices for prescription drug purchases

A 90-day supply



When your medical condition is stable, why not request a 90-day supply? When you purchase enough prescription drugs to last you three months, you save in two ways: you only pay the \$5 deductible once instead of three times, and the pharmacist's fees will most likely be lower than when renewing your prescription every month. However, your pharmacist is also bound by a code of ethics and your prescription drug may not be appropriate for such a supply.

Using generics



Why opt for generic drugs? The generic version of a drug contains the same active ingredients, efficacy and safety as the brand name drug. It meets all of Health Canada's quality standards. **The only difference is the price!** If your plan provides for generic drug reimbursement, the savings go directly into your pocket!



Did you know that filling your prescription for three months at a time or opting for the generic version could save you money? Just ask your pharmacist. He or she will be able to advise you based on your situation.



Choosing your pharmacy



Did you know that fees vary from one pharmacy to the next? That explains the difference in the price of your prescriptions. Finding the right pharmacy is good for you and your wallet!

Important! Have all your prescriptions filled at the same pharmacy so that your pharmacist can analyze your entire record.

Pharmacists must submit an itemized invoice for drugs appearing on the government's prescription drug list. This **gives clients the information** they need to **better understand** what they are paying for and make choices that can have a positive impact on the group insurance plan. Please take the time to look at your invoice.

Biological and biosimilar drugs

Biological drugs are products derived from living organisms. The manufacturing process for such drugs is complex and their cost is high. Biosimilar agents have recently appeared on the market and are generating significant savings. A biosimilar drug is a biological drug that is very similar to a reference biological drug. They are so similar that there are no significant clinical differences in efficacy and safety. Biosimilars offer savings that range anywhere from 15% to 50% per treatment.

Be sure to claim under the right plan!



Claims for prescription drug and health care expenses eligible for CNESST, IVAC, or SAAQ coverage should be submitted to these organizations. The interactive communications system used in pharmacy will automatically submit all claims for eligible prescription drugs for these organizations. If the claim is accepted, you will receive your prescription drugs without having to pay out of pocket.

While it may seem easier to submit a claim to your group plan, the reimbursements offered under the government plans are often higher. Opting for your group plan may therefore cost you more and increase the costs attributed to the plan. At the end of the day, it's our group that pays!

An ounce of prevention...



Healthcare professionals and government officials are forever touting the benefits of a healthy lifestyle when it comes to preventing a number of known illnesses. Taking time to exercise, quitting smoking, and eating well are all simple ways of improving your health. And in addition to improving your quality of life, these habits can help lower the cost of our plan!