

When you buy a product, part of the process is choosing the best price. The same logic can apply to your prescription drug purchases.

Your Canada Life group benefits plan includes prescription drug coverage – a significant part of your overall benefits package – but there are ways you can personally reduce your out-of-pocket costs.

Shop around

Drug prices can vary by 20% or more for the identical medication from pharmacy to pharmacy. Since ingredient costs, wholesale and pharmacy mark-ups and dispensing fees vary, you could be paying more than you have to for your medications.

Try the generic version

Many brand-name drugs have generic equivalents, which are often available at a substantially lower cost. Health Canada regulates all generic drugs sold in the country to ensure they contain the identical medicinal ingredients as their brand name counterparts.

Talk to your doctor

It's a good idea to ask your physician about all your treatment options. You can potentially save hundreds of dollars simply by picking a generic option over a name-brand drug.

Request a larger supply of your maintenance medication

Pharmacists charge dispensing fees when they fill your prescription. You can request a 90-day supply of your maintenance medications, instead of a 30-day supply, to reduce the number of times you're charged a dispensing fee.



Better health can make a difference

A healthier you could help you save on drug costs. Our Resource Centre, found on My Canada Life at Work™ for Plan Members, has tools and resources that can help you improve your mental and physical well-being.



Drug Coverage Search Tool

Make informed decisions about your drug treatment options with our **Drug Coverage Search Tool**.* You can:

- Search for drug coverage information for you, your insured spouse and dependants, by drug name or drug identification number (DIN).
- Confirm if the prescribed drug is covered, the percentage at which the drug is covered, if the drug requires prior authorization, and deductible information.
- Access general information about covered drugs, such as instructions, indications and side effects.

Another great reason for Plan Members to sign up on My Canada Life at Work. Go to <u>mycanadalifeatwork.com</u> to register, today!

*Only available for plan designs that include a pay-direct or deferred drug card.

