

EMPIRE LIFE SPECIALTY DRUG PROGRAM

Supporting employees and building
better drug plans...together



Not available in the province of Quebec





EMPIRE LIFE SPECIALTY DRUG PROGRAM... BUILT IN PROTECTION FOR YOUR DRUG PLAN

If you or someone you know has a serious health condition, you understand the difference the right drug treatment can make. New specialty drugs are turning once fatal or disabling illnesses into manageable chronic conditions. They are highly effective. And they can give people a chance to live a normal life.

Helping employees to keep their disease under control—and make wise choices about their medication—is a smart way to provide support and manage your costs. Our specialty drug program, powered by Express Scripts Canada®, can help. And because we believe so much in the value of this program, we have included it in all Empire Life drug plans, at no extra charge.

What are specialty drugs?

Specialty drugs are high-cost prescription medications used to treat complex health conditions. They often require special handling, such as refrigerated shipping and storage. Many specialty drugs need to be injected or infused. Most require frequent changes in dosage. Because these drugs can be complex, employees need a significant degree of patient education, monitoring and management.

What conditions do they treat?

Some of the health conditions specialty drugs treat include:

- Rheumatoid arthritis
- Multiple sclerosis
- Cancer
- Asthma and COPD
- Blood disorders
- Hepatitis C

The drug landscape is changing

According to Express Scripts Canada data¹, chronic disease is on the rise and, as a result, more medications are being charged to drug benefit plans—including high cost specialty drugs. In 2020, these drugs accounted for 2% of drug claims, however they made up 33% of total drug spend across Canada due to their high costs. Furthermore, Express Scripts Canada documented that 60% of new drug submissions in the pipeline are specialty drugs¹. Our specialty drug program can help.



The active pharmacy approach

At the heart of the specialty drug program is the 'active pharmacy' approach. Delivered by pharmacists and other members of the Express Scripts Canada team, it provides employees with personalized attention, while also providing effective cost management:

Funding support to make sure plans don't pay for a drug if it could be covered elsewhere

If provincial plan or a pharmaceutical company program can pay for a specialty drug, Express Scripts Canada will see that this happens. They identify opportunities, and make things easy by helping with the paperwork. This means less bother for employees, and more certainty that benefit plans don't pay for drugs that could be covered elsewhere.

Built in cost management

- Express Scripts Canada has put a \$150 cap on the markup applied to drug ingredients. Some pharmacies charge a 10% markup with no cap, so the \$150 can easily reduce costs by hundreds—or thousands—of dollars per prescription. When coinsurance is less than 100%, employees save money, too.
- Express Scripts Canada pharmacists consult with physicians, where appropriate, if an employee has been prescribed a more expensive specialty drug before trying a Health Canada approved first line therapy that's less expensive.

Personalized Health Action Plan

The Express Scripts Canada team provides employees with an extra level of care and attention. They guide employees throughout their journey and manage a host of details to make life a little easier—and treatment more effective. This includes:

- Education about their health condition
- Review of all drug treatments, not just specialty drugs, to identify gaps or duplication
- Coaching on how to self-administer medication
- Education about side effects—what to expect and how to manage them
- Organizing prescriptions so they get renewed at the same time. This makes it easier to keep on track
- Diet and nutritional information. As an example, some vitamins interfere with certain drugs and need to be avoided. Sometimes a vitamin or mineral supplement is needed, to counteract the effects of a drug
- Education about the importance of adherence

Help with adherence to drug treatments

Employees taking specialty drugs are often taking several maintenance drugs, too. The more prescriptions they are juggling, the greater the chance they'll get off track. When this happens, their condition may worsen, and they may end up needing more health care and more drugs. It can also result in premature death. More than 50% of Canadians taking medications for chronic conditions, such as high blood pressure and depression, were adherent. Non-adherent claimants for diabetes medications showed longer treatment length compared to adherent claimants¹. When compared with retail pharmacies, the Express Scripts Canada Pharmacy[®] had an average 16% increase in medication adherence¹.



How it works

When employees fill prescriptions for specialty drugs at the Express Scripts Canada Pharmacy®, they are reimbursed per their plan coinsurance. When they go to their local pharmacy for specialty drugs, they are reimbursed 20% less. We encourage employees to choose the Express Scripts Canada Pharmacy, so they can benefit from their personalized approach in the management of their Specialty medication.

The Express Scripts Canada Pharmacy provides valuable professional services, and its professional fee is \$9 (this is often called a dispensing fee). If the professional fee on your plan has a maximum lower than \$9, employees will pay the difference.

Should an employee be prescribed a specialty drug, Express Scripts Canada will reach out to the employee to explain the program and get them set up.



About Express Scripts Canada

The specialty drug program is delivered by Express Scripts Canada. This pioneering company has studied consumer behaviour in depth and has patented its own brand of health decision science. This research, together with their clinical expertise and active pharmacy approach, is what helps to promote better health outcomes and better cost management.

Health Decision Science®

When they leave the doctor's office, employees usually intend to follow the doctor's instructions. So why don't they? Express Scripts Canada has gained advanced insights into employee decision-making about healthcare through its proprietary Health Decision Science. As a result, they make it easy and intuitive for employees to choose options that improve overall health outcomes, minimize wasteful spending, and lower costs.

Experienced clinical team

Express Scripts Canada pharmacists have extensive experience in community pharmacies, research, and academia. With their combined expertise, they have developed proven strategies to drive healthy outcomes and drug plan cost savings. They also have direct access to a wealth of clinical data and drug reviews from Express Scripts National Pharmacy and the Therapeutics Committee in the United States.

Built in drug solutions to manage cost and health outcomes

For more information about our drug plan solutions, please visit www.empire.ca. Drug plans are a big investment. It's one of the ways to attract and retain high quality employees. But maintaining an affordable and sustainable plan is an ever-increasing challenge. Our built in drug solutions including prior authorization/step therapy, specialty drug program, and our optional maintenance drug program, offer robust cost management with a specific focus on employees who take maintenance and/or specialty medication. That's important today, since chronic disease is on the rise in Canada and more medication is being charged to drug benefit plans.

Our maintenance drug program complements your specialty drug program. In combination, these programs offer a valuable, holistic service to employees and position plans to manage drug costs today and in the future.

The Empire Life Insurance Company

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The Empire Life Insurance Company (Empire Life) is a proud Canadian company that has been in business since 1923. We offer individual and group life and health insurance, investment and retirement products, including mutual funds through our wholly-owned subsidiary Empire Life Investments Inc.

Our mission is to make it simple, fast and easy for Canadians to get the products and services they need to build wealth, generate income, and achieve financial security.

Follow us on social media @EmpireLife or visit empire.ca for more information, including current ratings and financial results.

¹ Express Scripts Canada 2021 Prescription Drug Trend Report

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