

If you're like most employers, you want your group benefits to help employees stay healthy and productive, and provide them with peace of mind. When you choose **Actively Managed Drug Solutions\*** powered by Express Scripts Canada, you take a positive step toward your goal. The Express Scripts Canada active pharmacy approach helps employees better manage chronic health conditions and avoid needless cost and excess absenteeism. It's a win-win: employees experience convenient service, better health outcomes and engagement; your business benefits from better cost management and improved productivity. Here's how:

NOT THIS BENEFITS

YOU CHOOSE THIS	NOT THIS	BENEFITS
1. One pharmacy team		
Employees are supported by one pharmacy team for both maintenance and specialty drugs. This delivers an integrated treatment program and personalized health plan.  The team sees the full medication picture and can help manage drug interactions and side effects, in consultation with employees' doctors.	Employees may use more than one pharmacy. This can result in fragmented care, lower adherence to medication, and poorer health outcomes.	<ul> <li>✓ Improved drug adherence, which leads to less waste and better productivity.</li> <li>✓ Since most employees on specialty drugs also take maintenance drugs, actively managing both is important.</li> </ul>
2. Improved adherence	1	
Employees understand their diseases, how their medication works, and why it's important to take it at the same time every day. Adherence is actively monitored.  Express Scripts Canada has studied how and why people make the decisions they do. They use their proprietary brand of decision science — Health Decision Science® — to make it easy and intuitive for employees to make choices that improve health outcomes.	Employees may stop taking medicine or fail to take it as prescribed. Retail pharmacists may not follow up.  Poor adherence can lead to increased disability.	✓ Cost savings through improved adherence and reduced risk of needless complications that could lead to more medication, including specialty drugs.
3. Coaching on lower cost options		
Express Scripts Canada promotes lower cost alternatives, and guides employees to make the better choice.	Employees may take brand name drugs when generics or therapeutically equivalent lower cost alternatives exist.	✓ Benefit plan saves money via lower drug costs.
4. Privacy/convenience		
Employees can speak freely from the privacy of their home, when it's convenient, if they have questions or concerns.  A pharmacist from Express Scripts Canada Pharmacy is available 24/7 to provide support.	Employees may be too embarrassed at a busy pharmacy counter to ask about a drug and its side effects.  Employees may stop taking	<ul><li>✓ Employee engagement.</li><li>✓ Cost savings through improved adherence.</li></ul>
nsurance & Investments	medicine (or alter the dose) because of side effects.	Empire

Simple. Fast. Easy.™

YOU CHOOSE THIS

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5. Coaching on 90-day supply		
Express Scripts promotes 90-day supplies of medication.	Employee may receive 30-day supplies resulting in higher pharmacy fees.	✓ Better cost management via lower pharmacy fees.
6. Capping markups		
\$150 cap on ingredient cost markup for high cost specialty drugs.	Unlimited ingredient cost markups.	Better cost management via lower pharmacy fees.
7. Convenient delivery		
Employees enjoy convenient delivery of medication to their preferred location; refills are shipped before prescriptions run out.	Employees have to find time to visit the pharmacy, may go to multiple pharmacies, or may experience a gap in treatment if they don't get their refill in time.	✓ Better cost management and better health outcomes due to improved adherence.
8. Auto refills		
Express Scripts Canada contacts employees' doctors to request renewals. Employees receive email or telephone reminders when it's time for refills and can quickly and easily confirm details online or by phone.	Employees may forget or be unable to find time to visit the pharmacy.	✓ Better cost management through improved adherence and less risk of adding more medication to the plan, including specialty drugs.
9. Actively managing chronic disease		
Employees may take less time off work because their conditions are kept under good control.  Actively managing those on maintenance drugs may stave off need for specialty drugs.	Employees may take more time off work to see doctors, have tests and fill prescriptions because their conditions are poorly managed.	
10. Savings can pay for specialty drugs		
Savings from actively managing employees on maintenance drugs can help the plan pay for specialty drugs without cost shifting to employees.	Employees may need high cost specialty drugs as their condition worsen, but the plan may have been cut back.	

We'd love to tell you more! Talk to your Group advisor today to find out how Empire Life Actively Managed Drug Solutions can benefit your organization.

The information in this document is for general information purposes only and is not intended to provide you with any advice. Please speak with your Group Advisor before making any decision.

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<sup>\*</sup>Actively Managed Drug Solutions is not available in the province of Quebec.