

# ACTIVELY MANAGED DRUG SOLUTIONS

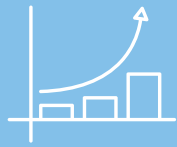
for maintenance and  
specialty medication



Actively Managed Drug Solutions is not  
available in the province of Quebec



## ARE YOU UNDERESTIMATING THE IMPACT OF CHRONIC DISEASE?



Chronic disease is on the rise—not just among those who are older—and **3 out of 5 Canadians have a chronic illness<sup>1</sup>**

Employees who do not take maintenance medication as prescribed can drive increased:

- **absenteeism** and presenteeism
- drug spend, including prescriptions for **high cost specialty drugs**
- **hospitalization**
- **disability**



At the same time, specialty drugs are coming to market in greater number—and they can be costly

**1%**

Specialty drugs made up **1% of claims** Express Scripts Canada adjudicated in 2014<sup>2</sup>

**26%**

but **26%** of the drug benefit dollars reimbursed to employees

**35%**

Express Scripts Canada predicts this will reach **35%** by 2019

Employees shop more wisely for groceries than they do for drugs. Express Scripts Canada reports that **\$1** in every **\$3** **is spent without improving health outcomes<sup>3</sup>**

<sup>1</sup> Against the Growing Burden of Disease, Public Health Agency of Canada, 2012

<sup>2</sup> Express Scripts Canada Drug Trend Report 2014

<sup>3</sup> Express Scripts Canada Drug Trend Report 2014



## ACTIVELY MANAGED DRUG SOLUTIONS CAN HELP

Helping employees keep their chronic conditions under control—and make wise decisions about their medication—is the smart way to manage costs. Actively Managed Drug Solutions can help.

A complimentary service available to all Empire Life group customers with pay direct drug plans, it's designed specifically for employees who take maintenance and specialty drugs.

At the heart of the service is the active pharmacy approach, in which pharmacists and other members of the team provide employees with personalized care and coaching, so they:

- better understand their health condition
- are more likely to take medication as prescribed— and suffer fewer unnecessary costly complications
- are alerted to the existence of clinically appropriate, lower cost alternative drugs so they can make more cost-effective choices

To make it easier to stay on track, medication is delivered directly to employees at the address that they choose. And they receive longer day-supplies of their drugs, which means fewer dispensing fees. All of which translates into better cost management.



## EXPRESS SCRIPTS CANADA AND THE ACTIVE PHARMACY DIFFERENCE

Actively Managed Drug Solutions is delivered by Express Scripts Canada. This pioneering company has studied consumer behaviour in depth—so much so that they have their own proprietary brand of health decision science. This research, together with their superior clinical expertise and active pharmacy approach, is what promotes **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 and do the right thing for their health. So why don't they? The Express Scripts Canada team uses Health Decision Science to make it easy and intuitive for employees to choose options that improve overall health outcomes, minimize waste, and lower costs.



### Experienced clinical team

The Express Scripts Canada Pharmacy team has 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 access to a wealth of clinical data and drug reviews from Express Scripts, Inc. Pharmacy and the Therapeutics Committee in the United States.



### Actionable data

Express Scripts Canada delivers enhanced reporting that gives you the insights you need to understand what's going on with your drug benefit, so you can better manage costs.



## SAVING ON MAINTENANCE MEDICATION...

Every parent has been there. It's two o'clock in the morning and the doctor diagnoses a severe ear infection. The most pressing question is, "Where is the nearest 24 hour pharmacy?"

It's different with chronic health conditions like high cholesterol, diabetes, and high blood pressure. These are treated with maintenance drugs that are taken regularly—often for many years. A short-term supply of antibiotics makes sense. A short-term supply of heart pills? Not so much. It adds cost to your plan without improving health outcomes. It also makes it easier to run out of medicine.

With Actively Managed Drug Solutions, the Express Scripts Canada team provides employees with a convenient and personalized service —**so they make better choices, keep their disease under control, and cut waste from your drug plan.**

GOOD FOR EMPLOYEES	GOOD FOR YOU
<p><b>Employees have a personal pharmacy advocate</b></p> <p>The Express Scripts Canada team sees the full picture because they coordinate all maintenance and specialty drugs. They save employees time and bother by working directly with physicians to confirm lower cost alternatives are appropriate. Then they recommend these to employees, along with 90-day supplies. They work with employees to help them stay on track with their medication by managing adherence issues and side effects.</p>	<p>Your plan manages costs better through lower drug costs and pharmacy fees, and improved adherence.</p>
<p><b>A pharmacist is there for them 24/7</b></p> <p>Employees can get advice or talk to a pharmacist about their prescriptions at any time, from the privacy of their home – even in the middle of the night.</p> <p>They just call 1 (855) 550-MEDS (6337), toll-free.</p>	<p>Personalized service can improve employee engagement and adherence.</p>
<p><b>The auto refill service helps make sure employees don't run out of medications they take regularly</b></p> <p>Employees get timely refill and renewal reminders, so they get their new supply of medicine before the old one runs out.</p>	<p>Better adherence prevents unnecessary complications that can lead to increased drug, hospital and disability costs.</p>
<p><b>Employees save time and money with fewer trips to the drug store</b></p> <p>A 90-day supply of medication can be delivered anywhere in Canada. Packaging is discreet, so there is nothing to indicate what's inside. It's a convenient service.</p>	<p>Your plan saves money through lower pharmacy fees.</p>
<p><b>All prescription information is right there at their fingertips</b></p> <p>Employees can see all their prescriptions in one place, and can request refills and renewals online too (They can also place orders over the phone).</p>	<p>Better adherence prevents unnecessary complications.</p>

## ...SO YOU CAN AFFORD TO COVER SPECIALITY MEDICATION WHEN IT'S NEEDED

The treatment of Hepatitis C is a good example of the power of specialty drugs<sup>4</sup>.

	TREATMENT	SUCCESS RATE	COST
<b>Prior to 2011</b>	48 weeks Lasting and severe side effects	6%	\$5,100-\$7,600
<b>In 2011</b>	2-44 weeks Short-term side effects, not as severe as earlier drugs	66-75%	\$13,000-\$26,600
<b>In 2013</b>	12-24 weeks Side effects further reduced	Greater than 90%	\$55,900-\$141,400

The therapeutic value of specialty drugs can be tremendous, but they can be complicated too. Dosage can change frequently. Many need to be injected, and require special storage and handling. They can also have side effects, so employees need to be monitored by a pharmacist. At the same time, most employees taking specialty drugs are also taking one or more maintenance drugs, which can be confusing and overwhelming.

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:

- Paperwork related to the funding of treatment by the various provincial and pharmaceutical drug programs
- Comprehensive health action plans to address employees' health conditions, medications, and training needs
- Delivery of medication to employees' preferred locations, including perfusion clinics, doctors' offices, or employees' homes
- Help with the daily medication schedule and dealing with adverse drug interactions
- Refill reminders to help employees stay adherent
- Referral to psychosocial supports where needed
- Monitoring progress and providing support
- Liaison with doctors to discuss side effects and/or changes in employees' health condition

<sup>4</sup> Express Scripts Canada Drug Trend Report 2015

# ENROLMENT, COMMUNICATION, REPORTS TOOLS TO MAKE YOUR JOB EASY



## Enrolment options

You can add Actively Managed Drug Solutions as an 'Exclusive' or 'Preferred Choice' plan.

**Exclusive:** employees must fill prescriptions for maintenance and specialty drugs at Express Scripts Canada Pharmacy, to be eligible for coverage.

**Preferred Choice:** employees must fill prescriptions at Express Scripts Canada Pharmacy in order to be reimbursed at the highest level. If employees buy maintenance and specialty drugs at another pharmacy, they are eligible for coverage but will be reimbursed 20% less than if purchased at the Express Scripts Canada Pharmacy.

For both Exclusive and Preferred Choice, employees can get all other drugs including drugs not available at Express Scripts Canada Pharmacy at the pharmacy of their choice and they will be reimbursed at the highest reimbursement level.

Whichever you choose, all employees must decide whether to join the Express Scripts Canada Pharmacy for maintenance and specialty drugs—and register their decision.



## Communication

Clear and effective communication is the key to success — both for you and your employees. Express Scripts Canada will partner with you every step of the way. They will help you choose between Exclusive or Preferred Choice. They will also produce a customized communication plan for you to follow.

To make communication easy, we have developed an employee communication kit based on Express Scripts Canada materials. Key pieces such as the launch letter and reminder notices can be tailored to reflect your organization's style.

Empire Life is committed to helping you understand the savings Actively Managed Drug Solutions can bring. To this end, we work with Express Scripts Canada to offer reports that help you evaluate savings upfront, before you make your decision.

**We'd love to tell you more. Speak to your advisor to learn more about what Empire Life Actively Managed Drug Solutions can do for your business.**

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.

Empire Life is among the top 10 life insurance companies in Canada<sup>1</sup> and is rated A (Excellent) by A.M. Best Company<sup>2</sup>. Our mission is to make it simple, fast and easy for Canadians to build wealth, generate income, and get the insurance and group benefits coverage they need.

Follow Empire Life on Twitter @EmpireLife or visit our website, [www.empire.ca](http://www.empire.ca) for more information.

<sup>1</sup> *The Globe and Mail Report on Business Magazine*, June 2015, based on revenue

<sup>2</sup> As at May 19, 2015

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