

ACTIVELY MANAGED DRUG SOLUTIONS SPECIALTY DRUGS

Supporting employees and
building sustainable drug
plans...together



Not available in the province of Quebec





INTRODUCING THE SPECIALTY DRUG PROGRAM

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

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 2015, these new drugs accounted for just 2% of drug claims. But because they cost so much, they made up 30% of drug spend, across Canada. Express Scripts Canada forecasts this will reach 42% by 2020¹. 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, and provides you with effective cost management:

Funding support to make sure your plan doesn't pay for a drug if it could be covered elsewhere

If your 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 your benefit plan doesn'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. According to a recent study², Canada got a "C" when it comes to diabetes and mortality. We rank fifteenth out of seventeen peer countries. According to Express Scripts Canada data, 50.3% of Canadians who get diabetes medication at a local pharmacy adhere to their treatment compared to 78.4% of those who benefit from the Express Scripts Canada active pharmacy approach.



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, to promote drug plan sustainability and better health management.

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 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. 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.

About Actively Managed Drug Solutions

Your drug plan is an investment. It's one of the ways you attract and retain high quality employees. But maintaining an affordable and sustainable plan is an ever-increasing challenge. Our Actively Managed Drug Solutions offers robust cost management and 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.

In addition to the Actively Managed Drug Solutions specialty drug program described here, we also offer an actively managed program for maintenance drugs, as well as prior authorization. In combination, these programs offer a valuable, holistic service to your employees and position your plan to manage drug costs today and in the future.

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 Canada¹ and is rated A (Excellent) by A.M. Best Company². Our mission is to make it simple, fast and easy for Canadians to get the investment, insurance and group benefits coverage they need to build wealth, generate income, and achieve financial security.

Follow Empire Life on Twitter @EmpireLife or visit our website, www.empire.ca for more information.

¹ Based on general fund and segregated fund assets in Canada as at December 31, 2015 as reported in regulatory filings

² As at May 27, 2016

¹ Express Scripts Canada Drug Trend Report 2015

² Conference Board of Canada: "The Value of Specialty Medications: An Employer Perspective." 2016

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