B Specialty Drug Program Employee Q&A

What is the Specialty Drug Program?

The Specialty Drug Program is designed to help you manage your health condition while you are taking a specialty drug. The Program is delivered by Express Scripts Canada[®]. They have deep expertise helping individuals with their drug treatments.

When you fill prescriptions at the Express Scripts Canada Pharmacy[®], you benefit from helpful services that can make life a little easier—and treatment more effective. This includes:

- Pharmacists who act as a personal health advocate (available 24/7)
- Free delivery of medication
- Regular reminders about refills, so you don't run out of medication
- Education about your health condition and medication
- Coaching on how to self-administer medication
- Help managing side effects
- Education about the importance of adherence

When you fill prescriptions for specialty drugs at the Express Scripts Canada Pharmacy, you will be reimbursed at your current level of plan coinsurance. If you go to a different pharmacy for specialty drugs, you will be reimbursed 20% less. This approach is designed to encourage you to experience the benefits of the Express Scripts Canada Pharmacy, while providing you a choice.

Filling prescriptions at the Express Scripts Canada Pharmacy saves your benefit plan money. That's because Express Scripts Canada will cap the amount of money pharmacists normally charge as a markup on drug ingredient costs. Because specialty drugs cost so much, the markup can amount to hundreds—even thousands—of dollars on every prescription, if not capped. The added cost can strain the sustainability of your benefit plan. The cap saves you out-of-pocket costs too, if your drug plan has less than 100% coinsurance.

The Express Scripts Canada team will also seek out other sources of funding for your specialty drug. They can guide you through the paperwork for these programs (including provincial plans and pharmaceutical company programs), if you like. This means less bother for you, and more certainty that your benefit plan doesn't pay for drugs that could be covered elsewhere. Since specialty drugs are so costly, this helps keep your drug plan sustainable, so it is there for you when you need it.

What are specialty drugs?

Specialty drugs treat complex health conditions such as rheumatoid arthritis, cancer, multiple sclerosis, and blood disorders. Many drugs cost more than \$10,000 a year. Some cost as much as \$500,000. This can challenge the sustainability of your drug plan.



Are all drugs covered or just specialty drugs?

The Specialty Drug Program applies only to specialty drugs. The list of specialty drugs is posted to the Plan Member Website.

You can continue to fill prescriptions for maintenance drugs and acute drugs at a different pharmacy. Maintenance drugs are taken every day over a long time period. They treat chronic conditions like high blood pressure or high cholesterol. Acute drugs treat conditions that come on suddenly, like an ear infection. They need to be treated right away, and treatment is of shorter duration.

What is the Express Scripts Canada Pharmacy?

The Express Scripts Canada Pharmacy is more than a regular pharmacy. They are fully accredited, just like any other pharmacy. They dispense drugs and guide individuals, just like any other pharmacy. It's their 'active pharmacy' approach that makes them stand out. They have deep expertise supporting people taking specialty drugs, and they help employees adhere to their drug treatment by offering a high touch, personalized service.

Express Scripts Canada is also a pioneer in **health decision science**. This field of study explores why people make the decisions they do when it comes to their health. Express Scripts Canada has spent years creating and testing new ways to **help people make better decisions**—and stick to them.

They also have greater **clinical specialization** than regular pharmacies. Pharmacists in the Express Scripts Canada Therapeutic Resource Centre specialize in the treatment of 15 different disease states. These include cancer, diabetes and heart disease. With their advanced knowledge, they help employees make better decisions for treating their chronic and complex conditions. You can read more about Express Scripts Canada at: www.express-scripts.ca.

Will someone communicate with me?

If you are taking a specialty drug, Express Scripts Canada will reach out to you to explain the Specialty Drug Program and get you set up. If you need to fill a prescription before they make contact, you can go to your local pharmacy. You will be reimbursed at the regular plan coinsurance. There is a 90-day grace period from the time you submit your first claim. This way, we can be sure there is plenty of time for communication.

Who can I call if I have questions?

Who you call depends on your question. The table below shows who to call.

Your question is about	Please contact	Contact details
The benefits you are entitled to under your plan	Your employer's employee benefits plan administrator	
Side effects from your specialty drug	Express Scripts Canada Therapeutic Resource Centre (This is the team that will call you to explain the Specialty Drug Program and get you set up)	1 888 677-0111 extension 651715 Monday to Friday, 9:00 a.m. to 5:00 p.m. eastern time
The status of your latest shipment	Express Scripts Canada Member Contact Centre You can also check on a shipment online at member.express-scripts.ca.	1-855 550-6337 Monday to Saturday, 7:30 a.m. to 9:00 p.m. eastern time

How do I get my drugs?

Your medication will be sent to you – at no charge – in unmarked, tamper-resistant packaging. The Express Scripts Canada Pharmacy will ship your specialty drugs by one of their trusted shipping partners—whichever is fastest and most convenient based on your location. Express Scripts Canada works hard to make sure your drugs are delivered to you safely and conveniently. It is perfectly safe to have medication delivered to you by a licenced and accredited pharmacy.

In addition to my specialty drug, I also take maintenance drugs. Will they know about my maintenance drugs even if I fill them at a different pharmacy?

Many people who take a specialty drug also take one or more maintenance drugs. It can be confusing. With your permission, the Express Scripts Canada Pharmacy can view all of your prescriptions, online. With this more complete picture, they can spot any issues. If you wish, you can ask the Express Scripts Canada Pharmacy to dispense your maintenance and your specialty drugs. They can organize your prescriptions so they get renewed at the same time. It's simple and easy—and easier to keep track of.

What is the dispensing fee at the Express Scripts Canada Pharmacy?

The Express Scripts Canada Pharmacy professional fee is \$9. This covers the dispensing of your medication, as well as all of the services you receive while taking a specialty drug. If your plan reimburses a dispensing fee at a level lower than \$9, you will pay the difference.

What if I take a specialty drug that needs to be pre-approved?

To help make sure that you receive the most appropriate and cost-effective treatment, Empire Life requires some drugs to be pre-approved through our Prior Authorization program. In this way, we ensure that:

- You will only be prescribed drugs that Health Canada has approved for your medical condition
- The provincial health plan or a drug manufacturer pays the cost of certain drugs before your benefits plan, where possible
- You are prescribed clinically proven, less costly preferred drugs before more expensive treatments

If your specialty drug needs to be pre-approved, the Express Scripts Canada team will guide you through this process.

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