

Drug Benefit Management

With costs on the rise, knowing how to get the most value from your drug plan is especially important. While your employer is working hard to provide the coverage you need and balance costs, it's tough tackling this challenge alone. One way you can help is to make smart choices when shopping around for dispensing fees.

What is a dispensing fee?

When you pay for your prescription drugs at the pharmacy, you are charged a dispensing fee. It covers the professional services that a pharmacist provides when filling a prescription, such as:

- talking to you or your doctor about your prescription
- checking and maintaining your medication records
- providing information about specific drugs to the prescribing doctor

This fee is applied each time a prescription is filled, and can range from \$4 to \$16. Each pharmacy sets its own fees and if not clearly displayed, can be provided by the pharmacist.

Your Dispensing Fee Maximum is listed in your Employee Benefit booklet. This is the amount eligible under your plan. Depending on your coverage and the pharmacy's fee, you may be asked to pay the difference.

If your plan has the Empire Life Reasonable and Customary (R&C) Dispensing Fee Maximum, this is the maximum fee you should be charged at the pharmacy. Please refer to the Empire Life R&C Dispensing Fee Maximums chart located on the plan member website for your provincial maximums.

How you can help

Shop around for the best dispensing fees

Most of us are keenly aware when gas prices spike before a long weekend or our favourite retail item goes on sale. Why not pay the same attention to dispensing fees? Call around to find out which pharmacy offers the lowest dispensing fee for the best service and make that your go-to pharmacy. Finding lower dispensing fees can save you, and your plan, money each time you fill a prescription - dollars that can be used to keep your plan affordable and sustainable.

Change your prescription length

If you are taking the same medication on a regular basis, ask for it to be dispensed once every three months instead of monthly. This means two less dispensing fees will be charged to your plan.

For more information about dispensing fees, please refer to your Employee Benefit booklet, or contact our Customer Service team at 1 800 267-0215, or by email at group.csu@empire.ca.



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