

lower C O S T alternatives



A
WISE
DRUG
CHOICE

giving **YOU** choices

As you may know, many medical conditions offer a number of different medications that can be used to treat them.

The big difference among those drugs, in many cases, is price. And even though your benefits plan helps pay for your prescriptions, expensive drugs make it more challenging for your plan to offer the benefits you need. Eventually, escalating drug costs could impact you - through increased premiums, or potentially new drugs not being covered by your plan.

Lower cost alternatives:

- Save you money



- Help keep your plan affordable and sustainable

*Talk to your
Health Care
Provider*

Our
focus
is on
getting
and
keeping
you
healthy.

WISE CHOICES

With our lower cost alternative approach, you are able to choose from a wider variety of proven-effective medications by:

- Discussing your treatment with your physician or health professional
- Discussing with your pharmacist when filling your prescription



Your benefit plan can play a big part in the health of you and your family. By working together, we can ensure you have **affordable access to the medications you need**, today and in the future.



Mandatory **GENERIC** Substitution

Generic drugs are versions of a brand name drug that have the same active ingredients and are proven equally effective - but often at a fraction of the cost.

Your pharmacist can help make sure you get the generic alternative of your prescription, if one is available. You can choose a more expensive option, but will only receive reimbursement up to the price of the generic.

Approx.
65%

of all
brand
name
drugs



have
at least
ONE
GENERIC
equivalent

Cholesterol-lowering & Gastrointestinal treatments

Sometimes, a condition will have several treatment options that offer similar therapeutic results. But, unlike with generic drugs, these drugs available **do not** have the same active ingredients. To help treat high **cholesterol** and **gastrointestinal** conditions*, your plan offers Maximum Allowable Cost (MAC) pricing.

How MAC works

Your plan will reimburse for a number of drugs in the therapeutic categories to treat these two conditions, **up to the price of the most cost-effective option**. If you choose the more expensive option, you will need to pay the difference between the lowest cost option and the one you have been prescribed.



With MAC, no prior authorization needed for cholesterol lowering or gastrointestinal medications.

If you're prescribed a medication for cholesterol or a gastrointestinal condition, visit medavie.bluecross.ca/lowercost to find out your most cost-effective option.



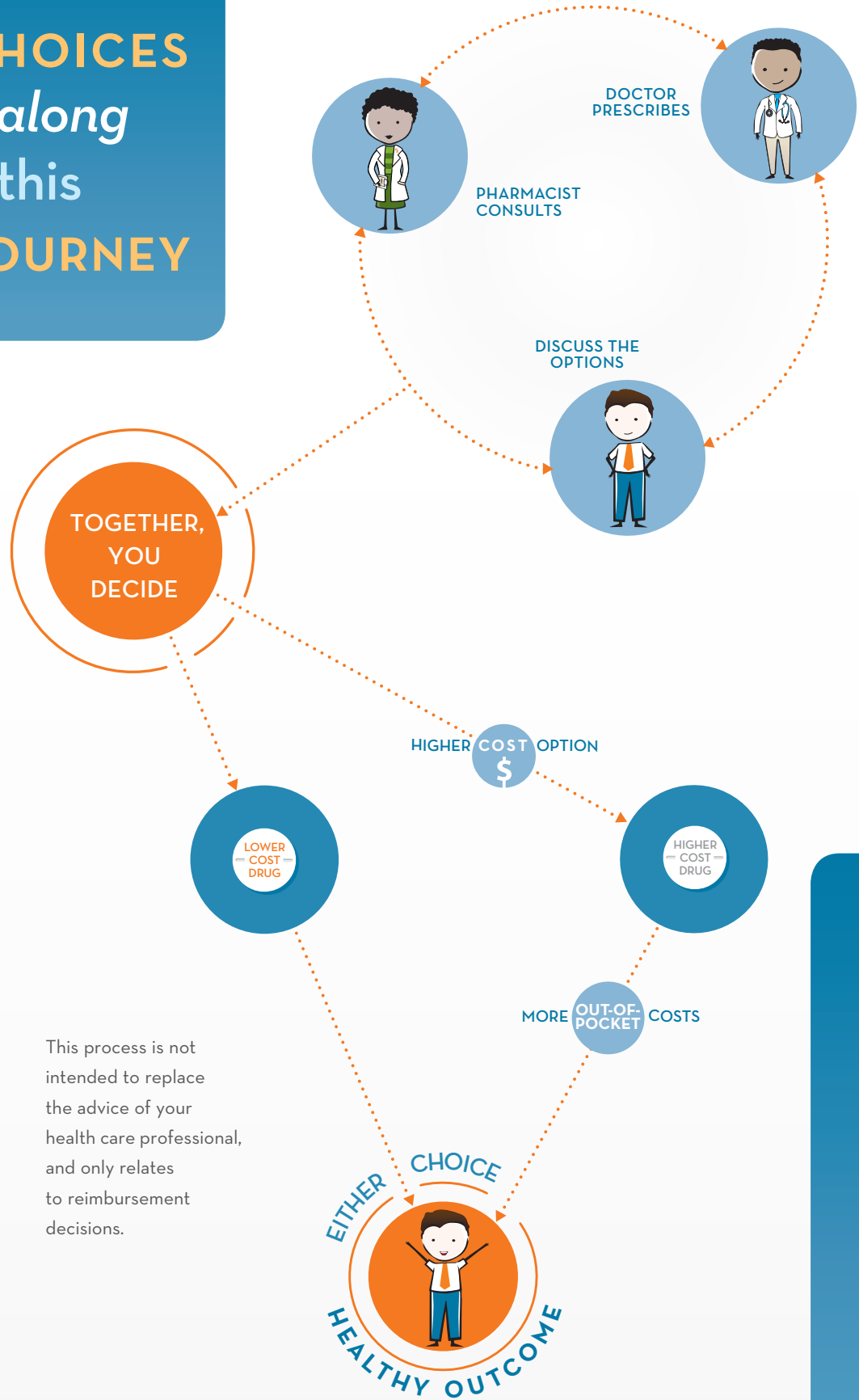
Visit medavie.bluecross.ca/lowercost

if you're prescribed a medication for one of these conditions, to find out your most cost-effective option.

*In Quebec: Only gastrointestinal treatments have MAC applied

Your CHOICES along this JOURNEY

MAXIMUM ALLOWABLE COST



This process is not intended to replace the advice of your health care professional, and only relates to reimbursement decisions.

will **HELP** you achieve your **HEALTH** goals



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