

The purpose of this information sheet is to provide you with details on the programs Canada Life uses to assess and manage your drug claims. These programs are designed to support your treatment and help achieve a positive health outcome.

Prior Authorization

Prior authorization requires that you request approval from Canada Life for coverage of certain prescription drugs. For your claim to be considered, additional information from you and your physician is needed to help us determine whether:

- The drug represents reasonable treatment for your condition;
- There are other medications that may be tried first to treat your condition;
- There are lower cost medications available that may be reasonable treatment for your medical condition, and;
- Coverage is available for the prescribed drug under other programs

Designated Pharmacy

Your benefits plan may require you to purchase a prior authorization drug from a pharmacy designated by Canada Life. You may choose from the designated pharmacy(ies) available based on location. If your claim is approved, a health case manager will help you set up your prescription at the pharmacy you have chosen.

Some of the benefits of using a designated pharmacy are:

- Potential savings on any out-of-pocket expenses you pay for the medication
- The convenience of being able to have your medication delivered, free of charge, directly to your treatment location or an address of your choice

Health Case Management

Your benefits plan may require you to participate in our Health Case Management program. A health case manager can provide valuable support and assistance to you and your physician during your treatment; which may include:

- working with you and your physician to understand different drug treatment options;
- assisting you in understanding and accessing available support programs such as patient support programs and any benefits or programs that may be available under your current benefit plan; and
- ongoing communication and follow-up for a period

Lower Cost Alternative

Your benefits plan may limit the covered expense for a drug to that of a lower cost alternative. This lower cost alternative must also be considered reasonable treatment for your condition.

Biosimilar Drugs

Your benefits plan may limit coverage of an originator biologic drug to that of a biosimilar drug. A biosimilar drug is a highly similar version of the originator biologic drug that is as effective and safe as the originator biologic but is typically less expensive. The biosimilar drug must also be considered reasonable treatment for your condition.

Specialty Drug Program

Some drugs are also eligible for coverage through a provincial drug program. Your benefits plan requires that you apply for coverage through a provincial program when there is one available. These programs do not have a cost to register and can help reduce your out-of-pocket expense for the drug(s).

To check if the drug you have been prescribed is eligible under your provincial drug program, visit your province's website.

Pharmacare

Manitoba, Saskatchewan and British Columbia provide provincial programs to help you and your family pay for prescription drugs. Every resident of these provinces is eligible for the program, regardless of age or income. Your benefits plan requires that you apply for coverage through a provincial program where there is one available. For more information on how your benefits plan coordinates with the provincial program visit <https://www.canadalife.com/support/forms/for-you-and-your-family/if-you-have-coverage-through-your-employer/healthcare-dental-and-vision/prescription-drug-expenses.html>

For information on the provincial program or to register visit your province's website or speak to your pharmacist.