



Great-West Life DRUGSOLUTIONS

Innovative **Prescription Drug Management** from Great-West Life

Understanding Enhanced Generic Substitution and the options available to you

As you may be aware, the prescription drug coverage offered under your group benefits plan with Great-West Life has been updated to include *Enhanced Generic Substitution*. These changes are being made to help maintain coverage and help keep the cost of providing benefit plans affordable.

Enhanced Generic Substitution means that when you submit a claim for a brand name drug where a generic equivalent drug is available, reimbursement will be limited to the cost of the generic drug (if that cost is lower), subject to compliance with provincial legislation. Many brand name drugs have generic equivalents, often at a substantially lower cost. According to Health Canada guidelines, all generic drugs sold in Canada are regulated to ensure they contain the same medicinal ingredient(s) as their brand name counterparts.

If you, or a family member, are prescribed a brand name drug, you have four options:

1. REQUEST BRAND NAME DRUG COVERAGE THROUGH YOUR GROUP BENEFITS PLAN

If you are currently taking a brand name drug due to an adverse reaction caused by a generic equivalent, you may still be eligible for full reimbursement for the brand name drug. Ask your physician to complete a *Request for Brand Name Drug Coverage* form to provide medical information about why you require the brand name drug. This form can be found on www.greatwestlife.com – Client Services – Group Benefits Plan Members – Forms. If your request is approved, you will be reimbursed the cost of the brand name drug, according to the terms of your benefits plan. Any costs relating to completing this form, such as any physician fees, are your responsibility.

2. DISCUSS CHANGING YOUR PRESCRIPTION WITH YOUR PHARMACIST OR PHYSICIAN

You may speak with your pharmacist or physician about changing your prescription to the generic equivalent drug. Depending on your province of residence, your pharmacist may be required to contact your physician in order to make this adjustment.

3. DO NOTHING AND CONTINUE TAKING THE BRAND NAME DRUG

If you choose not to submit a *Request for Brand Name Drug Coverage* form or if your prescription is not changed to the generic equivalent and you continue to purchase the brand name medication, you will be responsible for any difference in cost between the brand name drug and the generic drug.

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4. APPLY TO A MANUFACTURER PROGRAM

You may be able to continue taking the brand name drug and pay the difference with the help of a manufacturer program. Several brand name drug manufacturers have programs, commonly called "patient assistance programs" or "continuity of care programs", that offer reimbursement for the difference in cost between generic and brand name drugs. Visit www.rxhelp.ca to see a listing of available manufacturer programs. Programs may not be available in all provinces. Great West is not affiliated with www.rxhelp.ca or involved with any one program, and does not guarantee acceptance into any program.

Some provinces have mandatory generic substitution. Pharmacists must substitute brand name drugs with a generic drug or different brand that is less expensive.

We encourage you to be an active participant in your health care. Not only will you benefit, but by doing so you can help keep your benefits plan affordable.

For more information about your Great-West group benefits plan, contact your plan administrator or visit us online at www.greatwestlife.com.



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