

National Formulary Drug Plan

*Quality, cost-effective
prescription drug coverage
for you and your family*



ENHANCED COVERAGE

Great-West Life

your Benefits Solutions People





Consumers are becoming more aware of the cost of their prescription drugs. While many people are fortunate enough to have a drug benefits plan, the cost of these plans is escalating by as much as six times the rate of inflation.

What are the reasons behind rising drug plan costs?

- **Demographics** – Our population is aging, and as people age they tend to use more medications.
- **New drugs** – Pharmaceutical companies must recover millions of dollars invested in the development of revolutionary new drugs, and the cost of expensive ingredients.
- **Promotional spending** – Millions spent on promotion each year may result in increased consumer expectations, and a greater awareness of the variety of drugs available.

One successful way to manage these increases is by following a managed drug formulary – a list of prescription drugs that are covered by a drug benefits plan.



How can a drug formulary help?

Managed drug formularies are designed to minimize the impact of rising drug costs by covering only those drugs that are both medically effective and cost effective. The National Formulary is designed to:

- provide a credible process for developing and maintaining a list of eligible drugs
- provide uniform drug benefit coverage across the country
- encourage physicians and consumers to be more accountable for their drug therapies
- ensure that health outcomes are not compromised.

At the same time, a managed drug formulary must remain comprehensive enough to provide protection for you and your family.

Drug formularies have been used for years by Canadian hospitals and provincial governments to help control costs. Formularies vary, but each one includes thousands of covered medications.

Your Great-West drug coverage is based on the Emergis National Formulary with enhanced coverage. Great-West works with Emergis to administer your drug plan. Emergis developed the National Formulary with the assistance of a committee of physicians and pharmacists, based on quality and cost criteria. The list of drugs is reviewed quarterly and kept current through the addition, deletion or replacement of drugs to ensure appropriate medications are available to you and your family.



Which drugs are covered under the drug formulary?

The National Formulary covers most commonly prescribed drugs. Only drugs covered by this formulary are eligible for reimbursement.*

Covered drugs are chosen based on their cost and therapeutic value. New medications are not automatically added to this formulary. This means a newer, more expensive capsule form of a drug may not be covered, while the less expensive tablet form is covered. Or, a brand name drug may not be covered, but a less expensive version of the drug, a *generic*, is covered.

Where a brand name drug has more than one generic equivalent, the National Formulary only covers up to the amount of the *lowest-cost generic* drug.

If you wish to purchase the brand name drug instead of the generic drug, you may do so, but you will be responsible for the difference between the cost of the brand name drug and the cost of the lowest-cost generic equivalent. Your pharmacist can help identify when generic products are available.

* For Quebec residents, the National Formulary also includes drugs listed on the RAMQ Drug Formulary.



How will my doctor know what to prescribe?

Ask your physician to prescribe according to the Emergis National Formulary. You should provide your physician with a National Formulary drug plan sticker and the wallet-sized reference list of commonly prescribed drugs to attach to your medical file – both included with this brochure – as a reminder of the types of medications covered under your plan.

Sometimes the drug your physician is considering prescribing will not be eligible, but a different drug (therapeutic alternative) that provides similar treatment may be included on the formulary. If you discuss your plan with your doctor, he or she may be able to prescribe a drug therapy that is eligible for coverage.

The National Formulary is reviewed and updated four times each year. Updates on new drugs will be provided to your plan administrator.

Prior Authorization drugs

With your Great-West drug coverage, there is a limited list of drugs that require prior authorization based on specific medical criteria to be eligible for coverage.

Prior authorization forms are available in the Forms section of Great-West's website at www.gwl.ca/group. You may also call the Great-West Group Health and Dental Service Centre handling your benefits to receive a copy of the prior authorization form.

Facts about the National Formulary

The National Formulary:

- contains approximately 7,300 eligible drugs
- covers 85 per cent of the most commonly prescribed drugs
- utilizes objective clinical evidence and the expertise of an independent review group
- offers limited coverage of over-the-counter products that are cost-effective alternatives to prescription drugs – rare for a drug plan.

Useful Materials

The **National Formulary stickers** included in this brochure should be provided to your physician as a reminder that your drug plan covers drugs based on the Emergis National Formulary with enhanced coverage.

The **wallet-sized reference list** shows most of the drugs covered by the National Formulary. You should also provide a copy of this list to any family members who are eligible for coverage. Please note that this list does not include all the drugs that are eligible for coverage. If a drug is not on the list, call the Great-West Group Health and Dental Service Centre handling your benefits to find out if it is covered.



For more information

If you have any questions about your plan, please contact your plan administrator.

*You and your family deserve
quality benefits coverage backed
by excellent service, and we at
Great-West understand that.
We are committed to being
your Benefits Solutions People.*



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