

Understanding your Drug Coverage

Why Understanding Your Coverage Matters

Drug plans are designed to help employees and their families manage the cost of prescription medications. However, coverage can vary depending on the medication, treatment type, and plan provisions. Taking a few minutes to understand your coverage before visiting the pharmacy can save time and help you make informed decisions about your healthcare.

Generic vs. Brand-Name Medications

Many benefit plans encourage the use of generic medications whenever available. Generic drugs contain the same active ingredients as their brand-name counterparts and are approved by Health Canada for safety and effectiveness. Choosing a generic medication can often reduce your out-of-pocket expenses while providing the same therapeutic benefit.

Understanding Prior Authorization Requirements

Certain medications require prior authorization before coverage is approved. Prior authorization is a review process used by insurance carriers to confirm that a medication is medically necessary and meets the plan's eligibility criteria.

Medications that commonly require prior authorization may include specialty drugs, higher-cost treatments, or medications with specific clinical guidelines.

If prior authorization is required, your healthcare provider will typically need to submit additional medical information to the insurance carrier for review. The approval process can take time, so it is important to begin the process as early as possible. If your medication requires prior authorization, your pharmacist, physician, or insurer can provide guidance on the next steps.

Check Coverage Before Filling a Prescription

Before filling a new prescription, take a moment to verify whether the medication is covered under your plan. Most insurance carriers provide member websites and mobile apps that allow you to search for medications, review coverage details, and estimate any out-of-pocket costs.

Checking coverage in advance can help you:

- Confirm if the medication is covered
- Determine whether prior authorization is required
- Identify lower-cost alternatives that may be available
- Avoid unexpected costs at the pharmacy

Tips for Making the Most of Your Drug Coverage

Always present your benefits card when filling prescriptions. • Ask your pharmacist about generic alternatives when appropriate.

- Keep your personal and dependent information up to date with your employer and insurance carrier.
- Review your benefits booklet to understand plan rules and limitations.
- Contact your insurer if you have questions about coverage before incurring expenses.