

## IT'S POSSIBLE TO SAVE ON YOUR PRESCRIPTION DRUGS!



### Ask for the generic version

The active ingredients in a generic drug are the same and in the same quantity as the brand-name drug. Generic drugs must be approved by Health Canada and must comply with strict federal standards, particularly with respect to manufacturing and quality control.

Not only is the generic version just as effective, it is usually less expensive.

Your pharmacist or doctor can determine whether you can substitute a brand-name drug with its generic version. Ask them!

Save up to

# 65%

By substituting the brand-name drug with its generic version, you could save up to 65% on the cost of your prescription.

### Shop around for your pharmacy

The cost of the drug is based on:

- The cost of the molecule
- The wholesaler markup
- The pharmacist's dispensing fees
- The pharmacist's markup

Pharmacy owners establish their prices based on:

- What they pay for the drug
- Their markup and dispensing fees

Therefore, the price of a drug can vary from pharmacy to pharmacy, even pharmacies under the same banner. The differences in price from one pharmacy to another can be surprising!

Save up to

# 50%

By comparing prices at different pharmacies, you could save up to 50%.

**WebRx®, a drug look-up tool to help you better understand your coverage that will let you know:**

- If a drug is covered under your plan
- Whether a generic version is available
- The estimated amount of your reimbursement
- And much more

**Available in the iA Mobile app and in My Client Space.**



**Get a 60- or 90-day supply**

If you take a prescription drug on a regular and continuous basis and don't plan any changes in the coming months, did you know that you can buy your prescription for a longer period, like 60 or 90 days? This will help you save on dispensing fees, and reduce the time spent going to the pharmacy.

Save up to

**40%**

Renewing the drugs you take on a regular basis for 60 or 90 days can help you save up to 40%

**How are your premiums established?**

Claims  
+ fees  
+ taxes  
= premiums

+  
claims  
=  
**Premiums increase**

-  
claims  
=  
**Premiums decrease**

The calculation to establish drug insurance premiums and paramedical care costs (massage therapy, physiotherapy, etc.) is simple.

The premiums paid by the employer and the employee are based on past claims submitted by all employees plus applicable fees and taxes. More group claims means higher premiums.

You can; therefore, individually, have an impact on the premium increase by reducing the number and amount of your own claims.

**Help slow down premium increases**

By using your group insurance plan responsibly and based on your actual needs, you can help slow down premium increases

**For more information:**

Customer Service Department for members of an iA Financial Group group insurance plan:

1-877-422-6487  
groupinsurance@ia.ca

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1-877-422-6487

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