



Chambers Plan Managed Health Care Options

MANAGING YOUR DRUG COSTS

Your employees value the coverage and security of their health benefits, and prescriptions drugs are the most utilized benefit or service. The world of prescription drugs is constantly changing with new treatment options coming to market at a rapid pace and, in many instances, with steep prices. This can put significant pressure on benefit plans to keep premiums affordable. The Chambers Plan has successfully used a Managed Health Care approach for over 20 years to help control costs, while providing employees the coverage and protection they need.

TELUS HEALTH® NATIONAL FORMULARY

Our Health options use the National Formulary on a two-tiered system. Eligible drugs listed on the National Formulary are covered at a higher reimbursement percentage, while eligible drugs not listed on the formulary, are covered at 50%. This tiered approach encourages employees to make informed choices by reimbursing more cost effective treatments at higher levels.

The TELUS Health National Formulary is carefully built (and constantly reviewed) by an independent board of physicians, pharmacists and scientists who determine which drugs are included in the formulary, based on the **medications' medical and cost effectiveness**. As a result, the list includes many less expensive generic alternatives to brand name products and includes **85% of the most frequently prescribed drugs**. As new drugs are introduced to market, they are reviewed for inclusion onto the National Formulary, ensuring employees have the most current, cost effective treatment options available to them.

GENERIC SUBSTITUTION

Generic drugs provide the same quality and effectiveness of treatment as brand name drugs. Generics share the same medicinal ingredients as their brand name counterparts, but offer better value to help manage drug plan spending. Chambers Plan health options incorporate generic substitution in their design. By using generic versions whenever possible, not only do employees save at the pharmacy, they could lower their out-of-pocket costs if the drug is on the National Formulary.

Though the Plan substitutes Generic equivalents wherever possible, a brand name drug will be dispensed if the generic is unacceptable. Physicians need only specify "No Substitution" on the prescription.

A BALANCED APPROACH

The ever-evolving world of prescription drugs requires benefit plans to manage costs while providing a variety of treatment options. Firms are looking for more value from every benefit dollar they spend, and the Chambers Plan has the solutions. Let a Chambers Plan advisor show you how our Managed Health Care options can provide employees the coverage they need at an affordable cost.

Employee Engagement

Chambers Plan Managed Health Care drug plans encourage employees to be more aware of drug costs and make informed choices.

Savings for Employees

By choosing drugs on the National Formulary, not only are employees getting cost-effective medications, they're lowering their out-of-pocket cost as these drugs are paid at a higher reimbursement level.

Cost Saving for Firms

Firms incorporating Managed Health Care options into their benefits plan can see cost savings and more stable premiums from year to year.

Comprehensive Health Protection

The National Formulary covers 85% of the most frequently prescribed drugs in Canada, providing employees with options to manage their health outcomes.

Experts Working for You

TELUS Health Solutions operates the largest private electronic insurance claims network in Canada and is used by the country's top insurance companies.

