

GREAT-WEST LIFE
DRUG SOLUTIONS

Is your drug plan consistent with your benefits philosophy?

Designed for our customers, Great-West's *DrugSolutions* program offers unique products and services designed to tackle the issue of escalating drug costs, while ensuring plan members have access to comprehensive coverage. Custom built to match your benefits philosophy, our plans provide smart solutions through sustainable plan design.

Prescription drug coverage is a key component of your benefits plan. It accounts for nearly two-thirds of covered health benefits for Great-West Life plans (excluding dental and vision). However, the high costs associated with specialty medications have many plan sponsors looking for ways to keep their benefit plans affordable, while still providing much-needed coverage for plan members.

With high-price specialty drugs on the market that can cost anywhere from \$20,000 to \$600,000 per year, your plan members may not be able to afford the medications they need, when they need them most. With the current drug landscape, a "one size fits all" approach may no longer be your best option.



Maintenance medications contribute more to the cost of benefits plans than specialty medications.

Tailor your drug plan to meet your needs

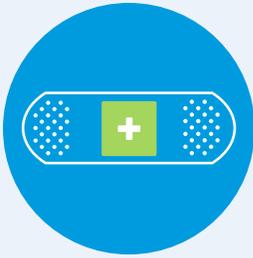
For plan sponsors who want more flexibility in controlling rising drug costs while maintaining appropriate coverage for plan members, Great-West's exclusive

Acute/Maintenance/Specialty formulary*:

- Provides the opportunity to align your prescription drug management strategy with your benefits plan philosophy.
- Gives you the ability to set the coinsurance levels for medications in the acute (short term) and maintenance (chronic or ongoing) drug categories, while maintaining 100 per cent specialty (high-cost) medication coverage for complex or rare conditions. (E.g. acute at 60 per cent, maintenance at 80 per cent and specialty drugs at 100 per cent).
- Offers an easy and convenient way to engage plan members in a cost-sharing strategy.
- Presents a creative way to control your drug costs, while ensuring your plan members have affordable access to high-cost specialty medications should they need them.



The protection provided for specialty medications is further supported by the large claim pooling coverage provided under most insured health benefit plans. It allows the significant cost to a particular plan sponsor or plan member to be spread across a larger pool.



Acute medications

- Treat short-term ailments
- Are generally inexpensive – average claims of \$100 per plan member per year (if applicable)
- Have little impact on plan costs

For example, antibiotics and pain medications that typically treat one-time or short-term conditions, like an ear infection



Maintenance medications

- Treat chronic or ongoing conditions
- Moderate expense – average claims of \$500 per plan member per year (if applicable)
- Account for **56 per cent of total drug costs** and have the largest affect on your drug costs, making up **74 per cent of total drug claims**¹

For example, drugs prescribed to treat high blood pressure, diabetes and/or high cholesterol



Specialty medications

- Treat genetic, complex or rare conditions and commonly require special administration, handling or extensive patient support
- Can cost up to \$600,000 per patient each year and, in many cases, are the only treatment option for a particular illness
- Account for **29 per cent of total drug costs**, but because they are claimed by relatively few people (only 1.5% of drug claimants), they make up only **1 per cent of total claims**¹

For example, drugs prescribed to treat conditions such as multiple sclerosis and rheumatoid arthritis

We're committed to balancing the health needs of your plan members with the cost management needs of your organization. To find out more about ways to effectively manage and sustain your group benefits plan, contact your Great-West group representative.

*only applicable to groups with Great-West's pay-direct or deferred drug card

¹ Great-West Life 2014-2015 Data

Great-West's **DrugSolutions**. Since 2012.

