



Getting the most out of your drug plan

Having private drug coverage in Canada does not mean open access to all products. What is covered by one insurance company on one plan may be different than another plan or insurance company.

We sat down with Dr. Kristin Terenzi and Dr. Jeff Habert for their tips on getting the most out of your drug plan.

Top tips for getting the most out of your drug plan

1

Understand your drug coverage

Go online or call your insurance provider for a list of the medications that are covered for any specific conditions that you have. You can also speak to your pharmacist or your workplace.

2

Leverage your spouse's drug plan

You may also be covered on your spouse's plan. As not all plans are the same, this may provide access to additional options for your doctor to consider.

3

Come prepared to your appointment

Know what your plan covers, know if there are any forms your doctor might have to fill out, know if you have any coverage under your spouse's plan.

4

Dig further

You may be able to get added assistance through other portals. For example, the drug company may provide assistance; talk to your doctor or pharmacist for additional resources.

5

Advocate if your drug is not covered

Drug plans don't always cover the newest and best drugs. You can talk to your workplace HR manager to call your drug plan provider and advocate on your behalf.

**It's your health. We want to help you make the most of it.
We're glad you CARE TO KNOW!**

