



The mandatory generic drug option is now available at Assumption Life

If You Have a Generic Plan Today . . . A Mandatory Generic Plan Offers Additional Savings

Mandatory generic plans differ slightly yet provide additional savings. Your current generic program allows for reimbursement of the lowest cost generic equivalent; however, there are two instances when your current plan will allow for the brand name drug:

- If the physician handwrites on the prescription, “No Substitution”; or
- If there is no generic equivalent available.

If the member insists on the brand name drug, he/she will be responsible for the cost differential between the brand name and generic drug.

How Does the Mandatory Generic Plan Differ?

Mandatory generic plans work much like your current generic plans except “No Substitution” does not apply. However, there are two situations in which the brand name drug would be dispensed:

- Member pays the cost differential between the brand name and generic drug, or
- If the member experiences an adverse drug reaction to the generic drug. The member must submit to Assumption Life an Adverse Drug Reaction form completed by his/her physician. This form is available on Assumption Life’s Website at www.assumption.ca under the Group Insurance section.

Additional Cost Savings for You and Your Plan Members

The following chart will give you an idea of the cost differential between a brand name and generic drug. Losec® (a brand name drug commonly used to treat stomach ulcers and consistently one of the top dispensed drugs on the Assumption Life book of business) and its generic equivalent Apo-Omeprazole.

Drug	Total Prescription Cost (30-day supply)	Member Co-Pay (%)	Member Co-Pay (\$)	Plan Sponsor Cost
Losec® 20 mg (brand)	\$90.00	20%	\$18.00	\$72.00
Apo-Omeprazole 20 mg (generic)	\$35.00	20%	\$7.00	\$28.00
		Savings:	\$11.00	\$44.00

Generic Drugs Are a Safe and Cost-Effective Alternative to Brand Name Medications

Your plan members may have some concerns when it comes to switching to a generic drug. In fact, the standards for brand name drugs and generic drugs are exactly the same – both must meet the same federal guidelines. Generic drugs contain the same active ingredients in the same dosage form as prescribed by your physician and must meet government standards for quality, including effectiveness, potency, purity and safety.

Your members need to know these facts about generics in order to feel comfortable enough to consider a switch from the brand name drug. An additional factor is the benefit of a significant personal cost savings (as indicated in the example above, Losec®).

The change would require a simple amendment to your plan. Contact your agent today for additional information.

Steps to obtain payment for a brand name medication (non generic)

Take your prescription to the drug store.



The pharmacist will advise that there is a generic equivalent and will dispense the generic equivalent. You may also receive the brand name drug, by paying the difference between the brand name drug and the generic equivalent.



Call Assumption Life at 1-888-869-9797 to receive a copy of the *No Substitution Form* and the Health Canada *Adverse Reaction Form* or download the forms from Assumption Life's website www.assumption.ca under group insurance.



Call Assumption Life at 1-888-869-9797 if you have questions regarding the forms or email Assumption Life at group@assumption.ca.



The doctor completes the forms**.
Make sure these are fully completed.



Return the completed forms for assessment to Assumption Life by mail to the Group Insurance Department, Assumption Life, P.O. Box 160, Moncton NB E1C 8L1, email - group@assumption.ca or fax (506) 853-5434



Assumption Life authorizes/denies payment and notifies you.

* You may decide to purchase and pay for the medication at this point. However, this does not guarantee that Assumption Life will authorize payment of the medication. If payment is authorized, it will be retroactively.

** If your doctor charges a fee to complete these forms, you are responsible for the cost. Your employer or Assumption Life will not reimburse you for this fee. Authorization by a doctor does not mean that your plan will pay for the drug. You must qualify according to specific eligibility criteria.