

# UNDERSTANDING my coverage

SEPTEMBER 8, 2011

## Important notice for plan members in Quebec: Changes to Sun Life's reimbursement percentage on brand-name drugs

If your group plan contains the generic substitution option, and you are taking a brand-name drug on RAMQ's protected formulary (for which a generic equivalent exists), your reimbursement will decrease as of October 1, 2011. **If your plan contains no generic substitution option, you will not be affected by this change.**

### The background

In Quebec, patented drugs are protected by RAMQ (the Public Prescription Drug Insurance Plan) for 15 years after the date they arrive on the RAMQ formulary.

This means that generic options can be available on the market before the 15 years has expired, and will be on the RAMQ list of covered drugs (e.g. Atorvastatin - a generic version of Lipitor) but RAMQ and private plans are obligated to reimburse the brand-name (i.e. Lipitor) if you as a plan member want it.

Once generic options are available though, private plans with the generic substitution option can lower their reimbursement of the brand-name drug to the RAMQ minimum level of 68%.

### New coinsurance amount for brand-name drugs

As of October 1, 2011, we will be reducing the coinsurance payment on certain brand-name drugs to the RAMQ minimum of 68% (if your plan has the generic substitution option).

### How will this affect you?

Your coinsurance for certain brand-name drugs (e.g. Lipitor, Pantoloc, Nexium etc.) will now be 68%. This means that if your coinsurance amount is currently 80%, you will now be covered for 68% on these brand-name drugs. If, however, you switch to a generic version, there will be additional savings for you.

### Which brand-name drugs are being affected?

Currently, there are approximately 50 drugs identified that will be affected by this change. To find out if a drug you are currently taking will be affected, please contact Sun Life's Customer Care Centre.

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## Reimbursement for generic drugs remains unchanged

Generic drugs are always an effective and cost-efficient option for you to have the same health benefits without the higher cost of brand-names, so we encourage you to choose generic options and save.

### Questions?

If you have any questions, please contact the Sun Life Financial Customer Care Centre at 1-800-361-6212 any business day from 8 a.m. to 8 p.m. ET.