

Bill 28 Update: Lowest priced equivalent drug (often a generic alternative)

This communication applies to all plan sponsors with Pay Direct/Deferred Drugs (PDD), with plan members in the Province of Québec, who comply with RAMQ regulations.

*** At time of publication ***

As communicated in the September 10 [Focus Update](#), Sun Life will be updating the calculation of the minimum reimbursement for RAMQ drugs and the calculation of the RAMQ annual out of pocket (OOP) limit for plans with Pay Direct/Deferred Drugs (PDD).

Effective October 1, 2015, we are making changes to your contract wording to support the change in calculation.

With the new calculation, when a plan member purchases a drug listed under the RAMQ drug list, Sun Life will now reimburse a minimum of 66% of *the lowest priced equivalent drug*, up to the RAMQ annual OOP limit. Amounts in excess of the lowest priced equivalent drug will NOT be included in the RAMQ annual OOP limit. Once the RAMQ annual OOP limit is reached, Sun Life will reimburse a minimum of 100% of the *lowest priced equivalent drug*.

These changes are in response to the adoption of Bill 28 in the Province of Québec. Under Bill 28, the Québec Government is allowing insurers to 1) limit the reimbursement of drugs under the RAMQ List using the lowest priced equivalent drug and 2) exclude amounts in excess of the lowest priced equivalent drug when calculating the RAMQ annual OOP limit.

What do these changes mean for you?

Because your contract has PDD and complies with RAMQ regulations, the next time you amend your benefits plan, updated wording will be included in your contract to support the change in calculation.

This Focus Update serves as an amendment to your contract wording. Please file this amendment notice with your Sun Life Financial contract for future reference.

Questions?

Contact your Sun Life Financial group benefits representative.