

Rx Choices – Tiered Coinsurance

Every day we make wise decisions when it comes to our finances; from buying a preferred brand at the grocery store, to choosing an affordable contractor when renovating our home. When it comes to your health care, you also play an important role in helping to keep plans sustainable by making wise consumer choices.

Eligible drugs are separated into two tiers, with the coinsurance varying amongst the tiers. When treatment options are similar, RxChoices empowers you to give consideration to the most cost effective alternative available to you. Your health care professional, in discussion with you, will ultimately determine what treatment plan is best.



Tier 1 – Higher Coinsurance

The drugs on this tier are more cost-effective, and follow widely accepted treatment guidelines for many acute and chronic conditions. This tier includes both the brand and its interchangeable generics. 80% of the eligible drugs are found on this tier.

Prior authorization is only required on high cost specialty drugs.*

Tier 2 – Lower Coinsurance

The drugs on this tier have lower cost alternatives available on Tier 1, or are generally for less serious medical conditions. This tier includes both the brand and its interchangeable generics. Drugs not eligible but required under the Régie de l'assurance maladie du Québec (RAMQ) are also included on this tier (applies to Quebec residents only).

Conditional copay - Getting the best drug for you

For some therapeutic conditions, conditional copay may apply a tier 1 copay to a tier 2 drug.

If you try a tier 1 drug and you and your health professional find that it doesn't deliver or stops delivering the expected health benefits, you may need to be prescribed a tier 2 drug. Because you have tried the tier 1 drug, you automatically receive tier 1 copay coverage for the Tier 2 alternative.

Information on whether a drug has a conditional copay can be found by using the drug search feature on the Medavie Blue Cross mobile app.

Find out more!

- For a complete listing of tier information including suggested cost effective alternatives visit medaviebc.ca/rxchoices.
- If your plan has already adopted Rx Choices, be sure to download the MedavieMobile App and use the Drug Search option to view this information.
- If you have any questions on Rx Choices please email us at rxchoices@medavie.bluecross.ca.

*Prior authorization requirements and coinsurance may vary for some plans.

Maximum Allowable Cost

Make wise choices with lower-cost alternatives

In conjunction with the tiered formulary, your plan also includes our Maximum Allowable Cost product which only reimburses up to the price of the lower cost reference drug within the following therapeutic/treatment categories:

Gastrointestinal conditions

(proton pump inhibitors)

Blood Pressure

(ACEs only) ¹

All of the drugs for the above noted categories will reimburse at the Tier 1 coinsurance. If you choose not to switch to the reference drug, in addition to your copayment you will need to pay the difference in the ingredient cost between the reference drug and the drug you have been prescribed.

If you are not taking the reference drug, or are currently taking a drug that is on Tier 2, we encourage you to discuss your current treatment plan with your physician/health professional. You can also talk with your pharmacist about providing a therapeutic substitution² to the lower cost treatment option.



Your health care professional, in discussion with you, will ultimately determine what treatment plan is best. When treatment options are similar, these plan designs empower you to give consideration to the most cost effective alternative available to you.

You can also call our Customer Contact Centre at [1-800-667-4511](tel:1-800-667-4511) with any questions on the above noted information.

¹ Not applicable to Quebec residents

² Reimbursement for this service is eligible under your plan.

Medications covered under this program*

Maximum Allowable Cost applies if you have been diagnosed for treatment of one of these conditions:

Gastrointestinal Conditions**

If you have been prescribed a **Proton Pump Inhibitor (PPI)** to treat gastrointestinal conditions:

- Dexilant (dexlansoprazole)
- Losec (omeprazole)
- Nexium (esomeprazole)
- Pantoloc (pantoprazole sodium)
- Pariet (rabeprazole)
- Prevacid (lansoprazole)
- Tecta (pantoprazole magnesium)

You may be reimbursed to the price of the most cost-effective option:
Generic Pariet (rabeprozole)

High Blood Pressure

If you have been prescribed an **Angiotensin Converting Enzyme Inhibitor (ACE)** to treat high blood pressure:

- Accupril (quinapril)
- Altace (ramipril)
- Capoten (Captopril)
- Coversyl (perindopril)
- Inhibace (cilazapril)
- Lotensin (benazepril)
- Mavik (trandolapril)
- Monopril (fosinopril)
- Vasotec (enalapril)
- Zestril/Prinivil (lisinopril)

You may be reimbursed to the price of the most cost-effective option: **Generic Altace (ramipril)**

*Drugs listed are as of September 2022.

**In Quebec, only gastrointestinal treatments have MAC applied.

If you have been prescribed one of the above medications, you can find out if a lower cost option is appropriate for you by:

- Discussing your treatment with your physician or health professional
- Discussing with your pharmacist when filling your prescription

If you choose the more expensive option, you will need to pay the difference between the most cost-effective option and the one you have been prescribed. Your benefit plan can play a big part in the health of you and your family. By working together, we can ensure you have affordable access to the medications you need, today and in the future.



You can find the reference drug for these categories at
www.medaviebc.ca/lowercost