



Effective drug management

Balance the cost and fairness of your drug plan

A high-quality drug management program is an important component of maintaining a healthy and happy workforce. At Co-operators, our team of experts work to bring the best possible drug management solutions to our clients.

Our prescription drug plans are based on five principles designed to provide cost-effectiveness, stability, fairness and transparency.

1 Artificial Intelligence (AI) for diabetes and other health claims



Diabetes impacts almost 30% of Canadians and contributes to many serious health conditions such as stroke, heart attack, blindness and more¹. AI analyzes the claims history and can approve coverage instantly for those who qualify. For those who do not meet the criteria, we provide the option of applying for prior authorization.

2 Specialty drug coverage informed by Canada's Drug Agency (CDA)



We use recommendations made by Canada's Drug Agency². Using the science of *pharmacoeconomics*, this program prevents plans from overspending on drugs that are not deemed to be cost effective. This ensures that plan dollars are spent wisely, and plan members are provided with the treatment they need.

3 Prior authorization program



Our prior authorization program for high-cost specialty medication uses CDA plan language. We layer our own in-house experts with Cubic Health's Facet Program for every new prior authorization request. This pharmacist-led program incorporates disease severity scores and step-therapy (where lower cost and equally effective drugs are tried first). If claimants meet criteria for coverage, only CDA drugs approved for the treatment of the condition are granted coverage at Health Canada-approved doses.

¹Diabetes Canada

²Formerly known as the Canadian Agency for Drugs and Technology or CADTH

4 Biosimilar first strategy



Once a plan member is approved for coverage through the prior authorization process, our team approves the biosimilar version of a biologic drug where possible. This further enhances the affordability and effectiveness of the drug plan.



5 Biosimilar and generic pricing



Plan members can choose to continue their original biologic drug when a biosimilar version is available. These claims are reimbursed at the price of the lower-cost biosimilar. The plan member may be referred to the drug manufacturer's patient support program for possible assistance with the remaining cost. Our plans advocate for generic drug pricing.

Save up to 90%
by choosing a
generic drug

We are committed to working towards a healthier future for all Canadians

Coordinated approach

Our in-house pharmacy specialists, industry-leading vendor partnerships and leading-edge technology work together to deliver the right medication at the right time to ensure healthy outcomes.

Cost efficiency

We strive to offer better affordability on medications, enhanced plan member support, lower plan and out-of-pocket costs and integrated pharmacy benefit management.

Convenient Benefits Now® platform

Online or on our mobile app, plan members can confidently manage their claims 24/7, knowing the platform has been certified with the highest level of security.

We are committed to partnering with you to support the health and well-being of your plan members, within your budget. If you have any questions or need more information, contact your Group Benefits Advisor.

Investments. Insurance. Advice.



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