

Your Health Matters

Introducing Prior Authorization



When you or a family member are sick, you need to focus on healthy decisions and informed treatment choices. A discussion with your doctor that includes talking about prior authorization is an important step to help you make those choices.

WE'VE ADDED PRIOR AUTHORIZATION TO YOUR BENEFITS PLAN

Prior authorization requires that coverage for certain drug therapies is pre-approved based on medical criteria.

WHY THE CHANGE?

Did you know employers in Canada spend about \$200 million each week on prescription drug claims? Generally speaking, this isn't only because of the number of claims; it's also because a small number of claims are very expensive.

Prior authorization can help manage the costs in a small number of cases where very expensive drugs are used. That keeps your drug plan affordable in the long-term, and you still get the health care coverage you need.

WILL THIS AFFECT THE QUALITY OF MY HEALTH CARE?

Prior authorization aims to manage costs while providing reimbursement for the right treatment for you, taking into account safety, cost and efficacy.

- Prior authorization only affects some drugs within selected categories, not every prescription you and/or your dependents may need.
- If your plan sponsor chose the "grandfathering" option and you are taking one of the drugs included in the prior authorization program in the 120 days before prior authorization begins, you don't have to apply for authorization; you'll be considered pre-approved for reimbursement if you are reimbursed now.
- You can still have a choice of drugs for your condition
- The included drugs aren't critical care related drugs, so the approval time shouldn't have any effect on the condition.



You can find a list of the drugs and forms by going to mysunlife.ca/priorauthorization.

Introducing Prior Authorization

WHICH DRUGS ARE INCLUDED?

Some, but not all, drugs used to treat the following conditions require prior authorization:

- Anti-inflammatory – specialty
- Asthma
- Blood disorders
- Cancer (drugs administered orally)
- Cholesterol
- Diabetes
- Heart disease therapy
- Hepatitis
- Human immunodeficiency virus (HIV)
- Lupus
- Multiple sclerosis
- Muscle-nerve disorder
- Osteoporosis
- Pulmonary arterial hypertension
- Rare diseases

A category of drugs called **biologics** also needs prior authorization. Biologics are used to treat conditions such as:

- Rheumatoid arthritis
- Crohn's disease
- Psoriatic arthritis
- Ankylosing spondylitis
- Plaque psoriasis

HOW DOES PRIOR AUTHORIZATION WORK?

For each of the conditions listed above, if the drug your doctor recommends needs prior authorization, you need to send Sun Life a completed prior authorization form before filling your prescription.

For biologics:

For some categories of biologic drugs, there is a preferred drug. The preferred drug is selected based on expert opinion concerning factors like safety, cost and efficacy. You need to try the preferred drug before you can apply for reimbursement for another drug in that category, unless you are not able to take the preferred drug because of a pre-existing condition.

If this preferred drug does not improve your condition, you and your doctor can submit a prior authorization form for coverage for a different drug that your doctor recommends for you.

For both non-biologics and biologics:

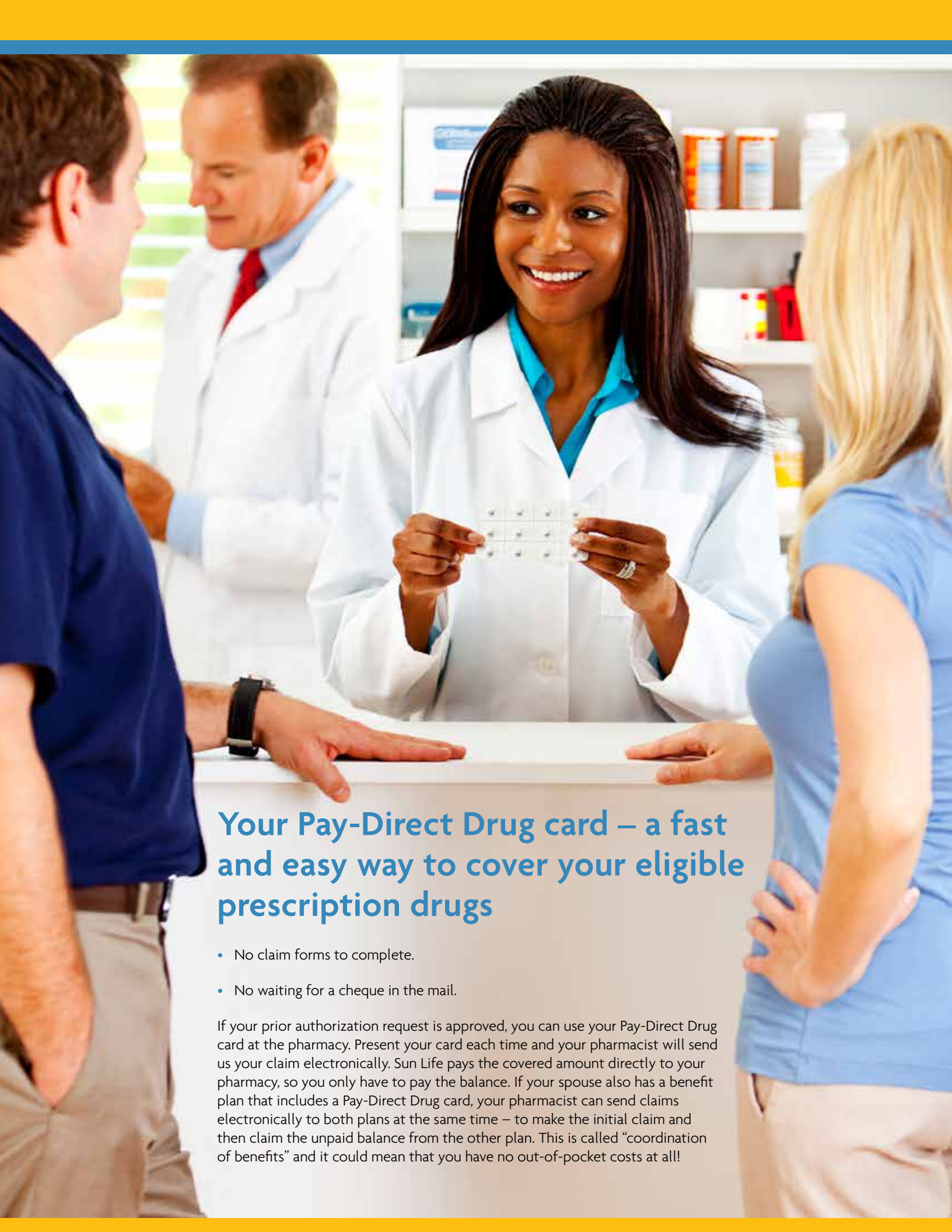
Provided that we have all of your information, Sun Life will review each request within five business days, and let you know in writing if it is approved. You will need to submit another form only if you need to renew the prescription if the approval period has ended. If the request is not approved, you can still use the drug your doctor has recommended, but it will not be reimbursed by your drug plan.

Let your doctor know

Next time you visit your doctor, let him or her know you have prior authorization on your plan and take a moment to talk about the authorization process. You may want to refer to the "Talking to your doctor about prior authorization" brochure available from your plan sponsor.

WHERE DO I FIND A PRIOR AUTHORIZATION FORM?

Simply visit the plan member website at mysunlife.ca/priorauthorization.



Your Pay-Direct Drug card – a fast and easy way to cover your eligible prescription drugs

- No claim forms to complete.
- No waiting for a cheque in the mail.

If your prior authorization request is approved, you can use your Pay-Direct Drug card at the pharmacy. Present your card each time and your pharmacist will send us your claim electronically. Sun Life pays the covered amount directly to your pharmacy, so you only have to pay the balance. If your spouse also has a benefit plan that includes a Pay-Direct Drug card, your pharmacist can send claims electronically to both plans at the same time – to make the initial claim and then claim the unpaid balance from the other plan. This is called “coordination of benefits” and it could mean that you have no out-of-pocket costs at all!

Start taking advantage of the many benefits of the Sun Life Preferred Pharmacy Network today!

Good news! You are eligible to take advantage of the benefits of the Sun Life Preferred Pharmacy Network (PPN)—a network of participating pharmacies across Canada, excluding Quebec. It is designed to reduce claim costs for plan members like you when you shop for most **specialty drugs that require prior authorization** at participating pharmacies using your Sun Life Drug card.

By filling your prescription at a Sun Life PPN pharmacy, you will benefit from potentially reduced claim costs for specialty drugs.

Additionally, you can take advantage of a few benefits that are not sponsored by Sun Life. These include:

- A range of services that may be offered by the pharmacies participating in the Sun Life PPN, including injection services (where available), smoking cessation clinics, e-refills, home delivery (where available) and more.
- You may choose to speak with McKesson Canada, an expert with patient assistance programs, about co-pay assistance counselling which includes assistance with navigating and applying for government and manufacturer financial assistance programs. This benefit is available in Quebec. Rest assured that any information you share with McKesson Canada regarding co-pay assistance will not be shared with Sun Life or your plan sponsor.

If you are currently taking a drug within the previously mentioned categories and would like to find out if you can benefit from the Sun Life PPN, you can either:

- speak with a Sun Life PPN advisor at 1-855-885-6425 between 8 a.m. and 8 p.m. EST, Monday to Friday, or
- visit the Sun Life PPN website at mysunlife.ca/sunlifepharmacynetwork.

* Source: Canadian Institute for Health Information, Drug Expenditures in Canada, 1985-2009



Questions?

If you have any questions, please contact the Sun Life Customer Care Centre at 1-800-361-6212.

Life's brighter under the sun

Group Benefits are offered by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.
GB00220-E 12-15 ml-mp

