

# Drug cost simulator

# Quick reference card

## Confirm drug coverage

## Conduct a search

- 1 **Drug:** The drug's DIN, name or main active ingredient. Note: This tool is not designed to provide information on preparations that contain more than one drug (compounds).
- 2 **Patient:** Name of the person who will be taking the drug.
- 3 **Province of purchase:** The province in which the drug will be purchased.

## Results

- 4 **Drug name:** The name of the brand name drug or the generic drug. For a generic drug, the **G** icon appears.
- 5 **Active ingredient:** The active ingredient is the substance that is responsible for the drug's beneficial effects. For example, ADVIL is the brand name drug and IBUPROFEN is the active ingredient.
- 6 **Type:** There are two types of drugs: the original brand name drug and its generic equivalent(s).
- 7 **DIN:** The drug identification number as indicated on the packaging or pharmacy receipt.
- 8 **Action:** Launches the cost simulator when you click on *Confirm coverage*.

I want to

- Manage my direct deposit information
- Access my Flex-Plan coverage
- Consult my transaction history
- Consult My Claims File
- Request a Card or a Certificate
- Print my payment card
- Submit a claim online
- **Confirm drug coverage**

### Confirm drug coverage

This simulator can help you determine whether a drug is covered under your group insurance plan and, if it is, in what proportion. Use the simulator along with the advice of your doctor and pharmacist to help you make the choice that's best for you.

Need help? Read our list of [frequently asked questions](#) or our [quick reference card](#).

Look up a drug **FAQ**

1 **Drug \***  ⓘ

2 **Patient**  ⓘ

3 **Province of purchase**  ⓘ

Drug name 4	Active ingredient 5	Type 6	DIN 7	Action 8
LIPITOR 10MG TAB	ATORVASTATIN CALCIUM	Brand name	02230711	<a href="#">Confirm coverage</a>
LIPITOR 20MG TAB	ATORVASTATIN CALCIUM	Brand-name	02230713	<a href="#">Confirm coverage</a>
LIPITOR 40MG TAB	ATORVASTATIN CALCIUM	Brand-name	02230714	<a href="#">Confirm coverage</a>
LIPITOR 80MG TAB	ATORVASTATIN CALCIUM	Brand-name	02243097	<a href="#">Confirm coverage</a>



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# Drug cost simulator

# Quick reference card (cont'd)

## Coverage information

- 9 Drug record:** Shows the drug name, drug identification number (DIN) and active ingredient.
- 10 Messages:** Based on your drug coverage.

## Cost simulation

- 11 Average pharmacy cost:** Shows the number of units or tablets, the cost before reimbursement, the estimated amount you would have to pay and the cost of the generic equivalent, if applicable. NB: The quantity can be changed for a drug purchased in any province except Quebec.
- 12 Average cost from the ESC Pharmacy:** An additional estimate that will appear if your plan includes the ESC Active Pharmacy service.
- 13 Generic equivalent:** Shows a lower-cost equivalent drug and whether it's covered by your group insurance plan, but the exact name of the equivalent is not shown.

## Equivalent drugs

- 14** Lists alternative drugs or generic equivalents of the selected drug, if applicable.

## Useful links and tip

- 15** Information to help you better manage your prescription drugs.

**LIPITOR 40MG TAB** 9

✓ This drug is covered. 10

DIN: 02230714 Patient: KARPES, THERESA  
Active ingredient: ATORVASTATIN CALCIUM Province of purchase: ONTARIO (ON)

**Average pharmacy cost** 11

• If you opt for the Express Scripts Canada pharmacy, you may get a preferred reimbursement percentage.

Quantity: 90 units Recalculate  
Cost before reimbursement: \$264.19

You pay **\$56.01** Ask your pharmacist for the generic equivalent and pay **\$10.71**, on average, for the same quantity. 13  
Breakdown of calculation

**Average cost from the Express Scripts Canada pharmacy** 12

Quantity: 90 units Recalculate  
Cost before reimbursement: \$264.19

You pay **\$29.98** Ask your pharmacist for the generic equivalent and pay **\$5.46**, on average, for the same quantity. 13  
Breakdown of calculation 16

**Confirm equivalent drug coverage**

↳ LIPITOR 40MG TAB 14

- GD-ATORVASTATIN 40MG TAB
- APO-ATORVASTATIN 40MG TAB
- NOVO-ATORVASTATIN 40MG TAB

Show all

**Useful links**

- Responsible use of drug insurance
- Frequently asked questions
- Quick reference card
- Health is Cool 360°

**Tip**

Do you have a long term prescription? A number of pharmacists will provide you with a 3-month supply without charging higher dispensing fees. Talk to your pharmacist!

- 16 Breakdown of calculation**
- 17 Cost before reimbursement:** The cost of the drug, including the mark-up and pharmacy dispensing fees. NB: Pharmacy dispensing fees are not shown for drugs purchased in Quebec.
- 18 Amount paid by your insurance plan:** Based on the details of your drug coverage.
- Eligible drug cost:** Portion of the drug cost you can claim based on your plan's cost-management measures.
- Eligible dispensing fees:** Portion of the dispensing fees you can claim based on your plan's cost-management measures.
- Deductible and co-pay:** Portion of the eligible expenses you have to pay each calendar year (deductible) or for each claim (co-pay) before you are entitled to a reimbursement.
- 19 You pay:** The approximate amount you will have to pay for the drug.

**LIPITOR 40MG TAB - Breakdown of calculation** 16

• The "eligible drug cost" used in our calculation reflects the terms and conditions of your plan.

DIN: 02230714 Patient: KARPES, THERESA  
Active ingredient: ATORVASTATIN CALCIUM Province of purchase: ONTARIO (ON)

Quantity: 90 units

Cost before reimbursement 17 **\$264.19** Drug cost + dispensing fees  
\$253.49 + \$10.70

Amount paid under your insurance plan 18 **\$234.21** 90% coverage  
Eligible drug cost (1)  
Eligible dispensing fees (1)  
Deductible and co-pay (1)  
90% x (\$249.53 + \$10.70 - \$0.00)

You pay 19 **\$29.98**

The simulation is performed without the coordination of benefits. Maximize your reimbursement by coordinating your benefits with benefits under another insurance plan (if applicable). Learn more about the coordination of benefits.