

Important notice

Introducing mandatory generic drug substitution to the Concordia Health Plan

Upon a recommendation arising from the Concordia Employee Benefits Committee (CEBC) and in an effort to offer a sustainable health plan to members for now and the future, the Board of Governors has approved the introduction of mandatory generic drug substitution to the Concordia Health Plan effective May 1st, 2024.

Mandatory generic drug substitution is a common approach that is widely implemented by many private, public and provincial health plans.

What is a generic drug

Health Canada defines a generic drug as a copy of a brand name drug. The generic drug is pharmaceutically equivalent to the brand name drug. This means it contains the identical medicinal ingredients, in the same amounts and in a similar dosage form. Generic medications may have different non-medicinal ingredients than the brand name drug, but the company must show that these do not affect the safety, efficacy, or quality of the drug compared to the brand name drug. There may be many generic versions of the same brand name drug, and these are usually available at a lower cost.

As there is generally no difference in the quality, purity, effectiveness, or safety between generic and brand name drugs, your level of treatment is fully maintained when using a generic equivalent.

How it works

Effective **May 1st, 2024**, the Concordia Health plan will reimburse the prescription drugs up to the lowest priced available version of that drug (usually the generic).

This means that if you are buying a brand name drug (usually higher priced), your reimbursement will be based on the lowest priced available version of that drug (usually the generic). You can still purchase the higher-priced drug (usually brand name), but your reimbursement will be based on the lowest priced available version of that drug (usually the generic)

***Note:** even if a doctor writes “no substitution” on your prescription, you will be reimbursed for the lowest priced available version of that drug (usually the generic)*

Example 1: Reimbursement of a **RAMQ drug**, where the deductible has already been satisfied and the \$2,000 threshold of eligible expenses has not been reached:

	Lowest priced equivalent	Brand name drug
Cost of prescription drug	\$50	\$100
Health plan reimbursement	\$40 (i.e. reimbursement at 80% per the health plan)	\$40 (same as the lowest priced equivalent)
Your out-of-pocket cost	\$10	\$60

Example 2: Reimbursement of a **RAMQ drug**, where the deductible has already been satisfied and the \$2,000 threshold of eligible expenses has been reached:

	Lowest priced equivalent	Brand name drug
Cost of prescription drug	\$50	\$100
Health plan reimbursement	\$50 (i.e. reimbursement of 100% as per the health plan)	\$50 (same as the lowest priced equivalent)
Your out-of-pocket cost	\$0	\$50

Example 3: Reimbursement of a **NON RAMQ drug**, where the deductible has already been satisfied and the \$2,000 threshold of eligible expenses has not been reached:

	Lowest priced equivalent	Brand name drug
Cost of prescription drug	\$50	\$100
Health plan reimbursement	\$25 (i.e. reimbursement at 50% per the health plan)	\$25 (same as the lowest priced equivalent)
Your out-of-pocket cost	\$25	\$75

Example 4: Reimbursement of a **NON RAMQ drug**, where the deductible has already been satisfied and the \$2,000 threshold of eligible expenses has been reached:

	Lowest priced equivalent	Brand name drug
Cost of prescription drug	\$50	\$100
Health plan reimbursement	\$50 (i.e. reimbursement of 100% as per the health plan)	\$50 (same as the lowest priced equivalent)
Your out-of-pocket cost	\$0	\$50

Exceptions

In some circumstances, there may be valid medical reasons for not substituting your brand name drug with a lowest priced equivalent. You and your doctor will be required to complete a Drug Exception form available from Sun Life. If the reasons are accepted by Sun Life, the plan will cover the cost of the brand name drug, respecting the parameters of the Concordia health plan.

What you can do

In preparation for the introduction of mandatory generic drug substitution, talk to your doctor or pharmacist about whether a lower-cost equivalent exists for any prescription drugs being filled as of May 1st, 2024.

Questions?

A virtual session with a Sun Life representative will take place on **April 11, 2024, at 1pm** to answer your questions regarding the implementation of the mandatory generic drug substitution.

A link to join this session is provided under Featured Events on Carrefour.

If you are unable to attend this virtual session or have further questions, please contact Sun Life's Customer Care Centre at 1-800-361-6212.