



EXPRESS SCRIPTS®



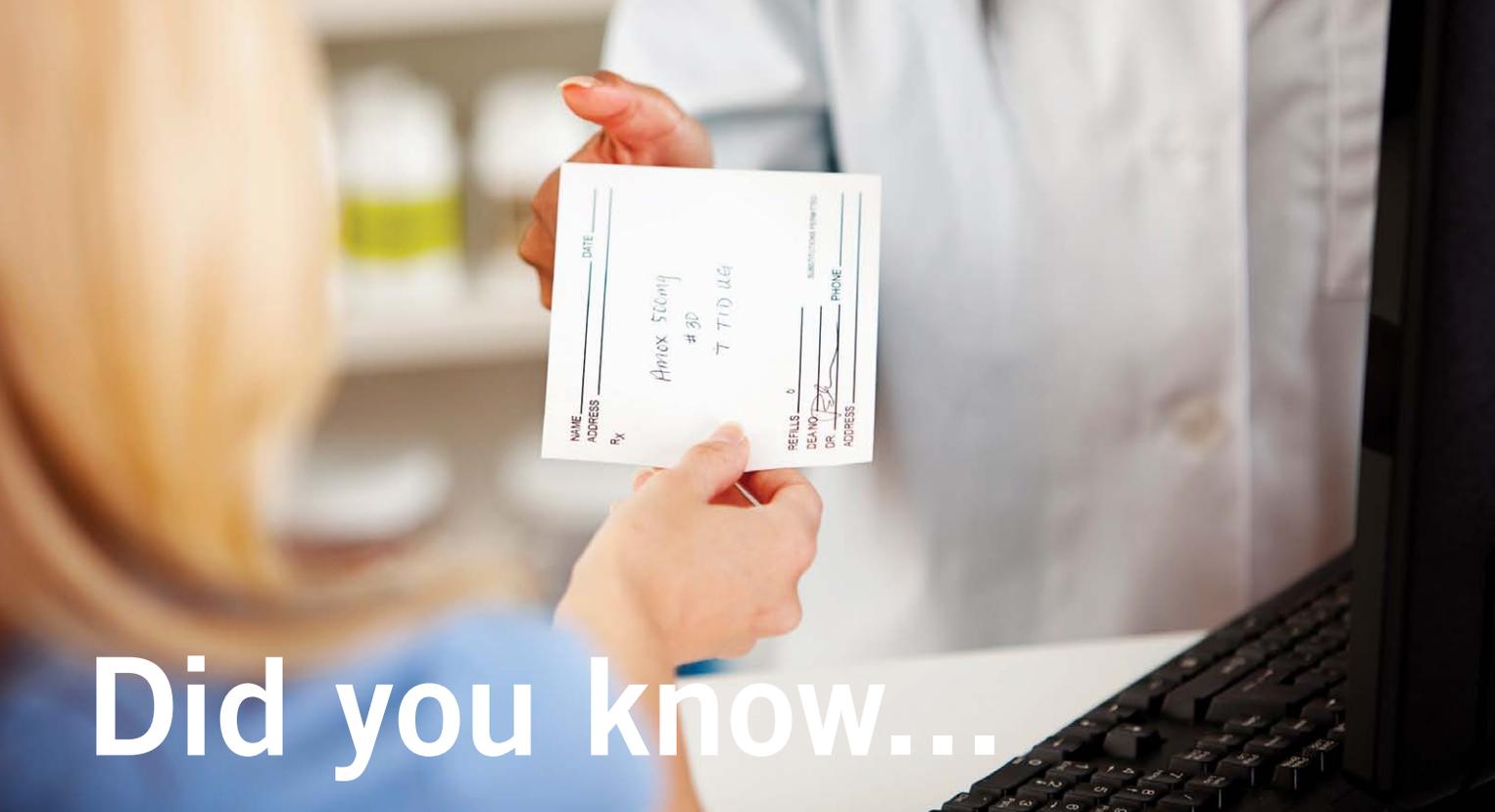
Desjardins
Insurance

LIFE • HEALTH • RETIREMENT

Introducing...

Pharmacy Benefit Management
and the Express Scripts Canada Pharmacy

**A reliable and convenient way
to optimize your prescription drug benefit**



Did you know...

...that **healthcare costs in Canada have doubled** in the last decade?*

Added value and cost savings

More than half of all annual healthcare spending in Canada goes to treat chronic diseases. In 2010, **direct healthcare costs for chronic diseases amounted to \$68 billion**, and the indirect cost in income and productivity loss was \$122 billion, for a total of \$190 billion.**

These costs are putting mounting pressure on health insurance plans.

Your group insurance provider, Desjardins Insurance, is taking proactive steps to keep your health insurance plan competitive and sustainable over the long-term. Desjardins Insurance now offers Express Scripts Canada's Pharmacy Benefit Management (PBM) service and home delivery of maintenance prescription medications from the Express Scripts Canada Pharmacy™.

Express Scripts Canada's PBM and home delivery services give you practical solutions designed to change member behaviours, resulting in better health decisions and lower costs for both plan sponsors and plan members.

In fact, plan sponsors may be able to cut their overall healthcare costs by up to 5% and their costs for chronic health problems by as much as 10%.***

*2012 report by Canadian Institute for Health Information

**Public Health Agency of Canada – Chronic Diseases in Canada (2011)

*** Desjardins Insurance (2013)

For more information,
visit www.express-scripts.ca.

Pharmacy Benefit Management

How to optimize your prescription drug plan

Express Scripts leads the way in applying the behavioural sciences to healthcare in a way that prompts plan members to act on their good intentions – an approach it calls Consumerology®

Express Scripts research shows that, while plan members have good intentions, their actual behaviour incurs unnecessary costs to drug plans.

Since they don't act on their good intentions, raising awareness and financial incentives have little effect on their behaviour.

You can engage plan members and encourage them to unlock their good intentions and, where necessary, to help them change their behaviour.

Let us show you how Express Scripts Canada's PBM service can help you encourage optimal behaviour!



Reduce your costs

Your plan members have a tremendous opportunity to reduce costs in your drug plan while maintaining, and possibly improving, their health outcomes.

Express Scripts Canada has identified three pharmacy-related behaviours that your plan members should adopt.

1. Use more cost-effective delivery channels

Members could pay fewer dispensing fees by ordering prescription medications in supplies greater than 30 days, and choosing pharmacies with cost-effective dispensing fees.

2. Use lower-cost, clinically effective medications

Members should not pay higher prices for medications that bring them no additional health benefits. Plan members could consider using lower-cost, clinically effective generic drugs and therapeutic substitutions.

3. Take medications as prescribed

Adherence to therapy is extremely important: get a prescription filled, take it as directed and refill as required. Plan members may forget to refill their prescriptions or to pick up their medication on time, resulting in a potentially harmful interruption in treatment. The Express Scripts Canada Pharmacy helps mitigate these behaviours – and the Auto Refills option means they no longer need to worry about running out of their maintenance medication.

Express Scripts Canada Pharmacy

Your pharmacy...right at home

Express Scripts Canada Pharmacy dispenses and delivers maintenance prescription medications to treat ongoing medical conditions such as **asthma, diabetes, high blood pressure and high cholesterol**. These drugs account for more than 50% of all drugs claimed.

Plan members can enrol in the program online, by phone or by mail. Once enrolled, they can request prescription transfers, refills and renewals online at www.member.express-scripts.ca.

A team of qualified professionals will work with your plan members and their doctors to identify lower-cost alternatives to their maintenance prescription medications.

Medications are delivered - via free standard shipping - to the plan member's home or to any address they designate. And with the Auto Refills option, their medications will be where they need them, when they need them.

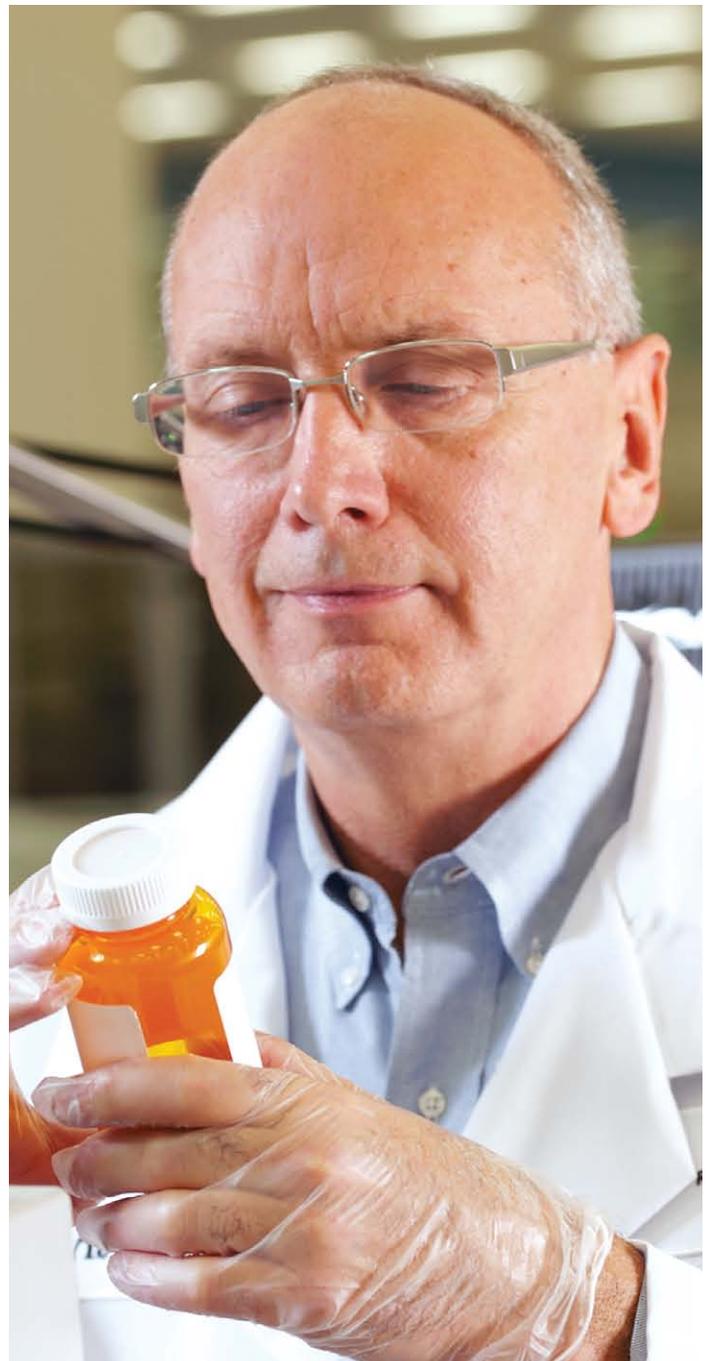
Using the Express Scripts Canada Pharmacy for home delivery of maintenance prescription medications can lead to better health decisions by plan members and reduced costs for plan sponsors.

Expertise at your service

Every prescription dispensed by the Express Scripts Canada Pharmacy is verified by an experienced pharmacist.

Plan members can call the Express Scripts Canada Pharmacy to talk to a pharmacist about their medications in complete confidence. Pharmacists are on call 24/7.

Canada-wide contact information is available at www.express-scripts.ca.



Peace of mind – delivered!

There are many potential benefits to the Express Scripts Canada Pharmacy.

✓ **Convenience.** Plan members have their medications delivered – via free standard shipping – directly to their home or to any address they designate. They can also request prescription transfers, renewals and refills online, by phone or by mail.

✓ **Value.** Plan members can receive up to a 90-day supply of their maintenance prescription medications for a single dispensing fee. Pharmacists will work with them and their doctors to choose safe, approved, lower-cost medications, where possible.

✓ **Peace of Mind.** Auto Refills takes the guesswork out of refilling prescriptions. And plan members can privately consult an experienced pharmacist to answer their questions and help them safely manage their prescribed medications. Pharmacists are on call 24/7.





EXPRESS SCRIPTS®

About Desjardins Insurance

Desjardins Insurance has been offering a wide range of life and health insurance and retirement savings products to individuals, groups and businesses for more than a century. As one of Canada's five largest life insurers, they oversee the financial security of over five million Canadians from offices across the country. Desjardins Insurance is part of Desjardins Group, the country's leading cooperative financial group.

desjardinslifeinsurance.com

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

About Express Scripts Canada

From its corporate headquarters in Mississauga, Ontario, Express Scripts Canada provides a full range of integrated pharmacy benefit management services designed to change member behaviours, resulting in better health decisions and lower costs.

Offered to insurers, third-party administrators, plan sponsors and the public sector, these services include health-claims adjudication and processing, home delivery pharmacy, benefit-design consultation, drug utilization review, formulary management, and medical and drug-data analysis.

For more information about Express Scripts Canada, visit www.express-scripts.ca.

The Express Scripts Canada Privacy Policy is available at: <http://www.express-scripts.ca/about/privacy-policy>.

For privacy questions please contact the Privacy Officer at expressscriptscanada_privacy@express-scripts.com.