

RxChoices & Maximum Allowable Cost

Every day we make wise decisions when it comes to our finances; from buying a preferred brand at the grocery store, to choosing an affordable contractor when renovating our home. When it comes to your health care, you also play an important role in helping to keep plan sustainable by making wise consumer choices.



RxChoices – Tiered Formulary

Medications eligible under this formulary follow the decisions of our Medication Advisory Panel (MAP) and are separated into two tiers, with the coinsurance varying amongst the tiers. Prior authorization is only required on eligible specialty drugs (annual cost of \$10,000 or more).

Tier 1 – Higher Coinsurance

The drugs on this tier are more cost-effective, and follow widely accepted treatment guidelines for many acute and chronic conditions. This tier includes both the brand and its interchangeable generics. 90% of the eligible drugs on your plan are found on this tier.

Tier 2 – Lower Coinsurance

The drugs on this tier typically have lower cost alternatives available on Tier 1, or are generally for less serious medical conditions. This tier includes both the brand and its interchangeable generics. Drugs not approved by MAP but required under the Régie de l'assurance maladie du Québec (RAMQ) are also included on this tier (applies to Québec residents only).

Please visit our website at www.medaviebc.ca/rxchoices for a listing of the most commonly prescribed categories with Tier 2 medications, and the lower cost alternatives available on Tier 1. If you would prefer, you can email us with any questions you may have including which tier your drug is on at rxchoices@medavie.bluecross.ca.

Maximum Allowable Cost

In conjunction with the tiered formulary, your plan also includes our Maximum Allowable Cost product which only reimburses up to the price of the lower cost reference drug within the following therapeutic/treatment categories:

Gastrointestinal conditions (proton pump inhibitors)

High cholesterol (statins)¹

Blood Pressure (ACEs only)¹

All of the drugs for the above noted categories will reimburse at the Tier 1 coinsurance. If you choose not to switch to the reference drug, in addition to your copayment you will need to pay the difference in the ingredient cost between the reference drug and the drug you have been prescribed. You can find the reference drug for these categories at www.medaviebc.ca/lowercost

If you are not taking the reference drug, or are currently taking a drug that is on Tier 2, we encourage you to discuss your current treatment plan with your physician/health professional. You can also talk with your pharmacist about providing a therapeutic substitution² to the lower cost treatment option.

Your health care professional, in discussion with you, will ultimately determine what treatment plan is best. When treatment options are similar, these plan designs empower you to give consideration to the most cost effective alternative available to you.

You can also call our Customer Contact Centre at 1-800-667-4511 with any questions on the above noted information.

¹ Not applicable to Quebec residents ² Reimbursement for this service is eligible under your plan





Maximum Allowable Cost

Make wise choices with lower-cost alternatives

Your plan features Maximum Allowable Cost (MAC) for drugs to help treat:

- Gastrointestinal conditions*
- High cholesterol
- High blood pressure

Your plan will reimburse for a number of drugs in the therapeutic categories to treat these conditions, up to the price of the most cost-effective option.

Medications covered under this program**

Maximum Allowable Cost applies if you have been diagnosed for treatment of one of these conditions:

Gastrointestinal Conditions

If you have been prescribed a **Proton Pump Inhibitor (PPI)** to treat gastrointestinal conditions:

- Dexilant (dexlansoprazole)
- Losec (omeprazole)
- Nexium (esomeprazole)
- Pantoloc (pantoprazole sodium)
- Pariet (rabeprazole)
- Prevacid (lansoprazole)
- Tecta (pantoprazole magnesium)

You may be reimbursed to the price of the most cost-effective option: **Generic Pariet (rabeprazole)**

High Cholesterol

If you have been prescribed a **Statin** to treat high cholesterol:

- Crestor (rosuvastatin)
- Lescol (fluvastatin)
- Lipitor (atorvastatin)
- Mevacor (lovastatin)
- Pravachol (pravastatin)
- Zocor (simvastatin)

You may be reimbursed to the price of the most cost-effective option: **Generic Crestor (rosuvastatin)**

High Blood Pressure

If you have been prescribed an **Angiotensin Converting Enzyme Inhibitor (ACE)** to treat high blood pressure:

- Accupril (quinapril)
- Altace (ramipril)
- Capoten (Captopril)
- Coversyl (perindopril)
- Inhibace (cilazapril)
- Lotensin (benazepril)
- Mavik (trandolapril)
- Monopril (fosinopril)
- Vasotec (enalapril)
- Zestril/Prinivil (lisinopril)

You may be reimbursed to the price of the most cost-effective option: **Generic Altace (ramipril)**



If you have been prescribed one of the above medications, you can find out if a lower cost option is appropriate for you by:

- Discussing your treatment with your physician or health professional
- Discussing with your pharmacist when filling your prescription

If you choose the more expensive option, you will need to pay the difference between the most cost-effective option and the one you have been prescribed. Your benefit plan can play a big part in the health of you and your family. By working together, we can ensure you have affordable access to the medications you need, today and in the future.

***In Quebec, only gastrointestinal treatments have MAC applied**

****Drugs listed are as of September 2019. For the most recent list of drugs under this program please visit medaviebc.ca/lowercost.**