



SSQ'S PREFERRED PHARMACY NETWORK

It's not just about saving money; it's about the health of your employees

At SSQ, our goal is to ensure that prescription drugs are used in the best possible way so plan members can get better, while controlling the costs associated with specialized treatments.

In partnership with HealthForward, SSQ is happy to offer SSQ's new *Preferred Pharmacy Network*. In addition to ensuring the sustainability of insurance plans by reducing the cost of prior authorization drugs, the *Network* provides support and assistance to the plan members who need them.

Why not take advantage of it?

1 THE PREFERRED PHARMACY NETWORK AT A GLANCE

ADVANTAGES

LIMIT RISING DRUG COSTS

Prior authorization drugs are often very expensive. *SSQ's Preferred Pharmacy Network* helps control the rising cost of these drugs by providing your plan members with access to the *Preferred Pharmacy Network* services and obtain potential cost savings, limit out of pocket expenses, and utilize the experience and knowledge of pharmacists trained in handling specialty drugs.

PROVIDE PATIENT SUPPORT

Plan members who claim prior authorization drugs are often in poor health and may have numerous other health related concerns. Our partner, HealthForward, is there to support and guide plan members in a number of ways:

- **Guide plan members to the best preferred pharmacy available**
- **Follow-up** with patients to make sure that drugs are taken according to their prescribed treatment plan
- **Complete adherence assessments** and ensure that any potential treatment barriers are addressed and applicable support is offered to help overcome the treatment barriers
- **Direct plan members to patient support programs** offered by the manufacturer so that they receive all drug-specific supports available
- **And more!**

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FREQUENTLY ASKED QUESTIONS

WHAT IS A PRIOR AUTHORIZATION DRUG?

A prior authorization drug is a specialty drug that requires authorization before it can be reimbursed. It is often very expensive and is reserved for the treatment of chronic and complex diseases. Electing to include *SSQ's Preferred Pharmacy Network* will help plan sponsors manage the rising cost of prescription drugs.

However, the prior authorization process is not simply used to generate savings. It also provides confirmation that the prescribed drug and its usage satisfy criteria as per Health Canada's guidelines.

Coverage is provided for a prior authorization drug if:

- the insured plan member completes and submits a prior authorization form which is signed off by the prescribing physician; and
- the medical condition and therapeutic indication meet the established criteria for the use of the drug

WHAT IS THE ADVANTAGE OF OPTING FOR *SSQ'S PREFERRED PHARMACY NETWORK*?

SSQ's Preferred Pharmacy Network provides reduced claim costs to both plan members and plan sponsors. The pharmacies within the Network have agreed to limit the mark-up charged on specialty drugs which results in potential savings for the plan sponsor. Plan members may also benefit from savings on out of pocket costs.

ARE ALL PRESCRIPTION DRUGS INCLUDED IN *SSQ'S PREFERRED PHARMACY NETWORK*?

SSQ's Preferred Pharmacy Network handles certain prior authorization drugs but does not include all medications covered by the group insurance plan.

WHO MAY OPT FOR *SSQ'S PREFERRED PHARMACY NETWORK*?

All plan sponsors who have plan members residing outside the province of Quebec may opt for *SSQ's Preferred Pharmacy Network*.*

IS *SSQ'S PREFERRED PHARMACY NETWORK* MANDATORY OR OPTIONAL?

The *Network* is optional for the plan sponsor. All eligible plan sponsors may decide to enrol or not, depending on their needs. Once the plan sponsor has elected to include *SSQ's Preferred Pharmacy Network*, the use of the *Network* for prior authorization drugs is mandatory for plan members.

WILL PLAN MEMBERS BE ABLE TO SUBMIT CLAIMS FOR DRUGS DISPENSED BY A PHARMACY NOT INCLUDED IN THE *NETWORK*?

To obtain reimbursement of prior authorization drugs, all claims must be electronically submitted by a *Network* pharmacy. If the drugs are dispensed by a pharmacy outside the *Network*, the claim will not be reimbursed.

WHAT IS THE RELATIONSHIP BETWEEN *SSQ FINANCIAL GROUP AND HEALTHFORWARD*?

In addition to administering *SSQ's Preferred Pharmacy Network*, HealthForward manages the plan member experience by helping plan members find the right pharmacy and by providing adherence support follow-ups.

IF I JOIN THE *NETWORK*, WILL MY CONTRACT HAVE TO BE CHANGED?

No contract changes are necessary if you join the *Network*.

HOW DOES THE *NETWORK* PLAN ON COORDINATING BENEFITS FOR WHICH *SSQ* IS THE SECOND PAYOR?

SSQ's Preferred Pharmacy Network is not applicable on claims for which *SSQ* is the second payor.

QUESTIONS?

For questions or more information about *SSQ's Preferred Pharmacy Network* and its potential savings, please contact your *SSQ* sales representative.

*For more information about the exclusions or limitations of *SSQ's Preferred Pharmacy Network*, please contact your *SSQ* sales representative.