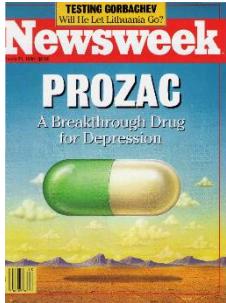


THE EVOLUTION OF DRUG COVERAGE

How did we get here?



Does drug coverage suit today's reality?



1986



1997



2003

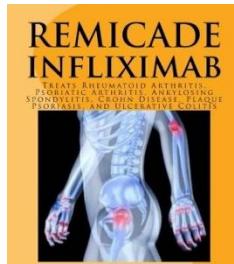


2018

Gene and cell therapies



1992



2001



2014



2021

Reactive drug plan design



Mandatory generics
Dispensing fee limits
Mark-up caps



Plan members' co-pay
Annual or lifetime maximums
"Lifestyle" category exclusions



Quantity/frequency controls
Maintenance drug management
Prior authorization
Opioids strategy



Drug formularies and tiering
Step therapy
Therapeutic substitution
Biosimilar switching
Pharmacy network

“

96% of employees will only consider companies that place a clear emphasis on employee wellbeing when looking for their next job.

93% feel that wellbeing is as important as their salary.

87% would consider leaving a company not focused on wellbeing.

Gympass, State of Work-Life Wellness Study 2024

”

Vision

- **Enhance members' health journey**, encompassing prevention, being healthy at work, a sustainable return to work following a health event or a disability, enabling them to reach their full potential
- **Integrate access to drug and health solutions** for chronic conditions and health challenges



To be present and active

IN THE DAILY LIVES OF CANADIANS TO SUPPORT THEIR TOTAL WELLBEING

Physical
health



Mental
health



Social
health



Financial
health



DEI integration

Member health journey

Holistic approach:
mental, physical, social
and financial health

Healthy at work



Tools and resources
to promote healthy
habits

Vaccination

Early intervention



Drug coverage and
resources to address
health and issues and
prevent disabilities

Chronic diseases



Chronic disease
management with
appropriate drug
coverage supported
complementary
benefits/ resources

Sustainable recovery



Continued
management of
complex cases to
ensure a safe and
sustainable recovery
and ability to work

Facilitate access to care

Evolution of plan design in today's context



Eliminate “lifestyle” categories

Recognition of obesity as a chronic disease:

- interrelated metabolic conditions
- prevention of long-term complications

Inclusion of vaccination

Women's health



Employee choice

65% plan sponsors identified employee retention as a factor in benefits plan design



Wellbeing and inclusiveness

Focus on prevention

Inclusive, flexible and designed with employees in mind

DEI initiatives

Fertility

Key issues and avenues for reflection

- New therapies will require evolving drug plan strategies
- Prevailing focus on disease prevention will continue
- Holistic approach to drug management, wellbeing, productivity, long-term retention

