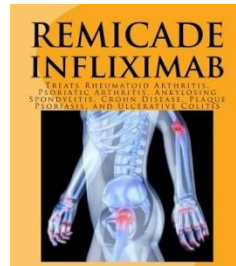
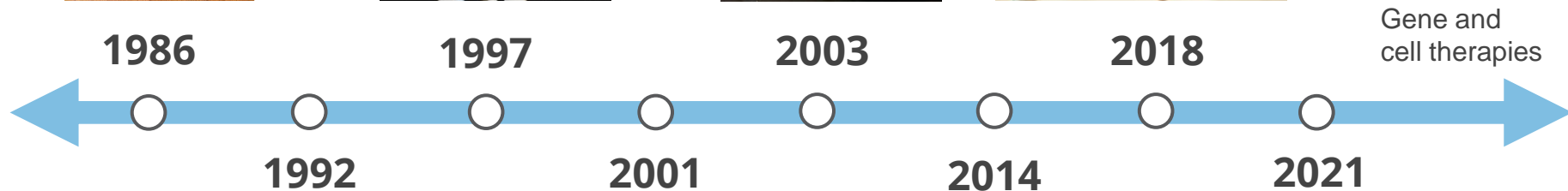
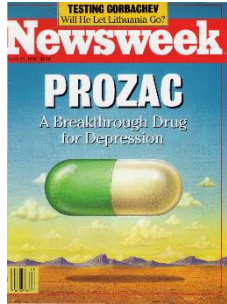


# THE EVOLUTION OF DRUG COVERAGE

How did we get here?



# Does drug coverage suit today's reality?



# 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

PLAN MEMBERS		
<b>83%</b> Plan members who were satisfied with their jobs		
		
↓ HIGHS-LOWS		
90%	Workplace supports mental wellness	Does not support mental wellness 62%
89%	Workplace culture supports health and wellness	Does not support health and wellness 59%
88%	Benefits plan meets needs	Does not meet needs 46%

SOURCE: 2023 Benefits Canada Healthcare Survey, April 2023. BASE: All plan members (N=1,004)



## 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

