



Employers are finding it tougher to offer affordable health benefits to their employees. Rising prescription drug costs are a part of the reason.

The average prescription cost has more than doubled in the past seven years and, in the foreseeable future, drug costs are expected to increase as much as 20 percent per year.

It's no wonder prescription drug claims often represent more than half the cost of an employer-sponsored health plan. However, your employer, similar to others across Canada, is seeking innovative ways to provide you with good coverage while managing costs.

### **The Health Care Partnership**

One innovation is the Health Care Partnership (HCP)—an easy way to lower prescription drug costs.

A partnership has been set up with certain pharmacies to satisfy your prescription drug needs at preferred service and price levels. Now, we're asking you to play your part by using this network of participating pharmacies.

### **Helping you and your employer save**

Each time a prescription is filled, pharmacists charge—in addition to the cost of drug ingredients—a dispensing fee for professional services. These fees vary among drug providers, with some pharmacies charging as much as \$13 to fill a prescription.

HCP pharmacies, however, charge much less for dispensing fees, and provide competitive drug ingredient prices and professional advice.



### **Preferred service**

In addition to competitive drug dispensing fees and ingredient prices, HCP pharmacies provide convenient, high quality service to participants. All offer convenient hours of operation. Many also have home delivery and after-hour emergency services.

### **How to find an HCP pharmacy**

To find out the names, phone numbers, addresses, and service features of participating pharmacies in your area, see the enclosed HCP pharmacy list.

### **When you need a prescription filled**

When you need a prescription filled, go to any HCP pharmacy and show them your HCP identification card. Two cards—one for you, and another for your eligible dependants—have been provided with this brochure.

### **If you use a non-HCP pharmacy**

You don't have to buy your prescriptions at HCP pharmacies.

The savings and services offered are, however, an excellent incentive to use participating pharmacies. By using them, your plan will save money. Also, if your plan has a dispensing fee maximum, using partnering pharmacies may result in you paying little or none of what your plan doesn't cover.

### **What's next**

You will be advised as new pharmacies join the partnership.

### **If you have questions**

If you have any questions about the HCP, please contact your benefit or human resource department.



The bearer of this card is entitled to receive prescription drugs and any other services and products that have been agreed on between the Health Care Partnership and participating pharmacist.

**Employer**

**Carleton University**

**Signature**

This card is for HCP identification purposes only. It is not a drug card.



Le détenteur de cette carte peut recevoir tout médicament sur ordonnance et tout autre service ou produit qui ont fait l'objet de l'entente entre le RFP — composante « Pharmacies » et le pharmacien participant.

**Employeur**

**Carleton University**

**Signature**

Cette carte est utilisée uniquement à des fins d'identification pour le RFP. Il ne s'agit pas d'une carte-médicaments.