Designed to help keep prescription drug coverage affordable, your group benefits plan includes Enhanced Generic Substitution.

**What is Enhanced Generic Substitution?**

Many brand name drugs have generic equivalents, which are often available at a substantially lower cost. Health Canada regulates all generic drugs sold in the country to ensure they contain the identical medicinal ingredients as their brand-name counterparts.

With Enhanced Generic Substitution, when a claim for a brand-name drug is submitted, coverage is based on the cost of the generic drug (if that cost is lower), subject to compliance with provincial legislation.

Pay less for the same health outcome

Generally speaking, when you purchase a product, you compare options, make the decision and, finally, pay for it. A big part of the process is choosing the best price so you can make your money go further. The same logic can apply to your prescription drug purchases.

To learn more about generic drugs, watch our [Generic vs. brand-name drugs](#) video on YouTube.
If you, or one of your insured family members, are prescribed a brand name drug, you have four options:

- **Discuss changing your prescription with your pharmacist or physician:** Talk to your pharmacist or physician about changing your prescription to the generic equivalent drug. Depending on your province of residence, your pharmacist may be required to contact your physician in order to make this change.

- **Request brand-name drug coverage through your group benefits plan:** Sometimes, patients can’t take the generic equivalent of the brand-name drug they’ve been prescribed due to an adverse reaction they’ve had to a filler or dye in the generic version. If this is the case, you may still be eligible for full reimbursement for the brand-name drug. Ask your physician to complete a *Request for Brand-Name Drug Coverage* form to provide medical information about why you require the brand-name drug. This form is available on [www.greatwestlife.com](http://www.greatwestlife.com). If your request is approved, you’ll be reimbursed the cost of the brand-name drug, according to the terms of your benefits plan. Any costs relating to completing this form, such as any physician fees, are your responsibility.

- **Continue taking the brand-name drug:** If your prescription isn’t changed to the generic equivalent or if you choose not to submit a *Request for Brand-Name Drug Coverage* form and you continue to purchase the brand-name medication, you’ll be responsible for any difference in cost between the brand-name drug and the generic drug.

- **Apply to a manufacturer program:** You may be able to continue taking the brand-name drug and pay the difference with the help of a manufacturer program. Several brand-name drug manufacturers have programs, commonly called *patient assistance programs* or *continuity of care programs*, that offer reimbursement for the difference in cost between generic and brand-name drugs.

Great-West is dedicated to working to keep drug plans affordable – and helping maintain your coverage now and into the future. For more information about your Great-West group benefits plan, contact your benefits administrator or visit us online at [www.greatwestlife.com](http://www.greatwestlife.com).

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**Drug Coverage Search Tool**

Make informed decisions about your drug treatment options with our **Drug Coverage Search Tool**. *You can:*

- Search for drug coverage information for you or your insured family members, by drug name or identification number (DIN).
- Confirm if the prescribed drug is covered, the percentage at which the drug is covered, if the drug requires prior authorization, and deductible information.
- Access general information about covered drugs, such as instructions, indications and side effects.

**Another great reason to sign up on GroupNet™ for Plan Members and GroupNet Mobile.**

* Only available for plan designs that include the pay direct drug feature.