## How can I help keep plan premiums affordable?



One of the major components of the premium for a health benefit plan is prescription drugs. In the case of the SRA plan, prescription drugs make up over 70% of total claims.

With prescription drugs making up such a large portion of claims, there are a few things you can do to save yourself money and help keep health plan premiums affordable.

## HOW CAN I SAVE ON PRESCRIPTION DRUGS?

One way is to **save on dispensing fees** which are not covered by the benefits plan.

- Ask your pharmacist for a three month supply. Instead of paying a dispensing fee three times—one for each month's supply—some pharmacies will only charge you a single dispensing fee for a 90-100 day supply.
- SRA and GMS have teamed up to offer you mail order access for your maintenance drugs through Express Scripts Canada (ESC). ESC will provide a 90-day supply for most maintenance medications directly to where you receive your mail. Visit <a href="https://member.express-scripts.ca/webportal/">https://member.express-scripts.ca/webportal/</a> or call ESC directly at 1.855.550.6337 for more information or to register.



## HOW CAN I MAKE MY \$1,700 LIMIT GO FURTHER?

There are a few ways you can stretch your \$1,700 annual prescription drug maximum under the SRA Plan.

For those 65 and over, you may qualify for the **Seniors Drug Plan** through Saskatchewan Health. This program caps your formulary prescription drug cost at \$20 per formulary prescription if you qualify. For more information visit <a href="https://www.saskatchewan.ca/live/health-and-healthy-living/health-benefits-and-prescription-drug-plans/extended-benefits-and-drug-plan/programs/seniors-drug-plan} or call 306.787.3317.

For all ages, Saskatchewan Health offers a **Special Support Program** for those who qualify based on certain income thresholds. If you're approved, Saskatchewan Health will cover a portion of your prescription drug cost. That means less cost to the plan AND your annual limit of \$1,700 will last you longer. Visit <a href="https://www.saskatchewan.ca/live/health-and-healthy-living/health-benefits-and-prescription-drug-plans/extended-benefits-and-drug-plan/programs/special-support-program for more information or call 306.787.3317. Once you're approved, please provide a copy of the approval to GMS.



You can also ask your doctor or pharmacist if there is a generic version of your medication. Generic versions are generally cheaper than brand name medications.