

Simple steps to help your benefit dollars go further

FOR
YOUR
BENEFIT

Your employer sets you up on the group plan, now what?

Before you max your benefits out, consider some simple ways you can save yourself, and your plan money. Being conscious of the way you spend your benefit dollars helps your employer continue to sustain your plan for years to come, and saves you in out-of-pocket expenses too!

SAVE MONEY AT THE PHARMACY



Drug mark-ups

There is no limit on drug price mark ups meaning, mark ups can vary by pharmacy and even by chain location. The price you pay for the same drug at one pharmacy, can cost you more at another location. Do your research to find the best rates.



Dispensing fees

Pharmacies can charge a varying fee for dispensing your medication, shop around to find the lowest rate. You can also ensure your maintenance medication isn't being dispensed in 30-day quantities when it could be dispensed in 90-day quantities. This cuts out two unnecessary fees.



Generic vs. brand name drugs

Generic drugs are a safe and equally effective alternative to brand name drugs and are often 15% of the cost. Biosimilar drugs are another lower cost option that can be discussed with your doctor. Asking your pharmacist about generic alternatives can have a big impact on your savings.



Money at the dentist

Every province has a recommended dental fee guide. Make sure the services you are being billed for are within this recommended fee range and that you are being treated based on your oral health condition, and not your benefit maximum.



Paramedical practitioner fees

These services are usually based on a 'reasonable and customary fee' but can vary between practitioners. Research the fees charged by practitioners in your area and make your choice based on quality and value.



Medical equipment

There are no standard fees for medical equipment. It makes sense to shop around and find the best quality at a reasonable price.