

BIOLOGICS & SPECIALTY DRUGS

PRACTICAL CONSIDERATIONS FOR PLAN SPONSORS

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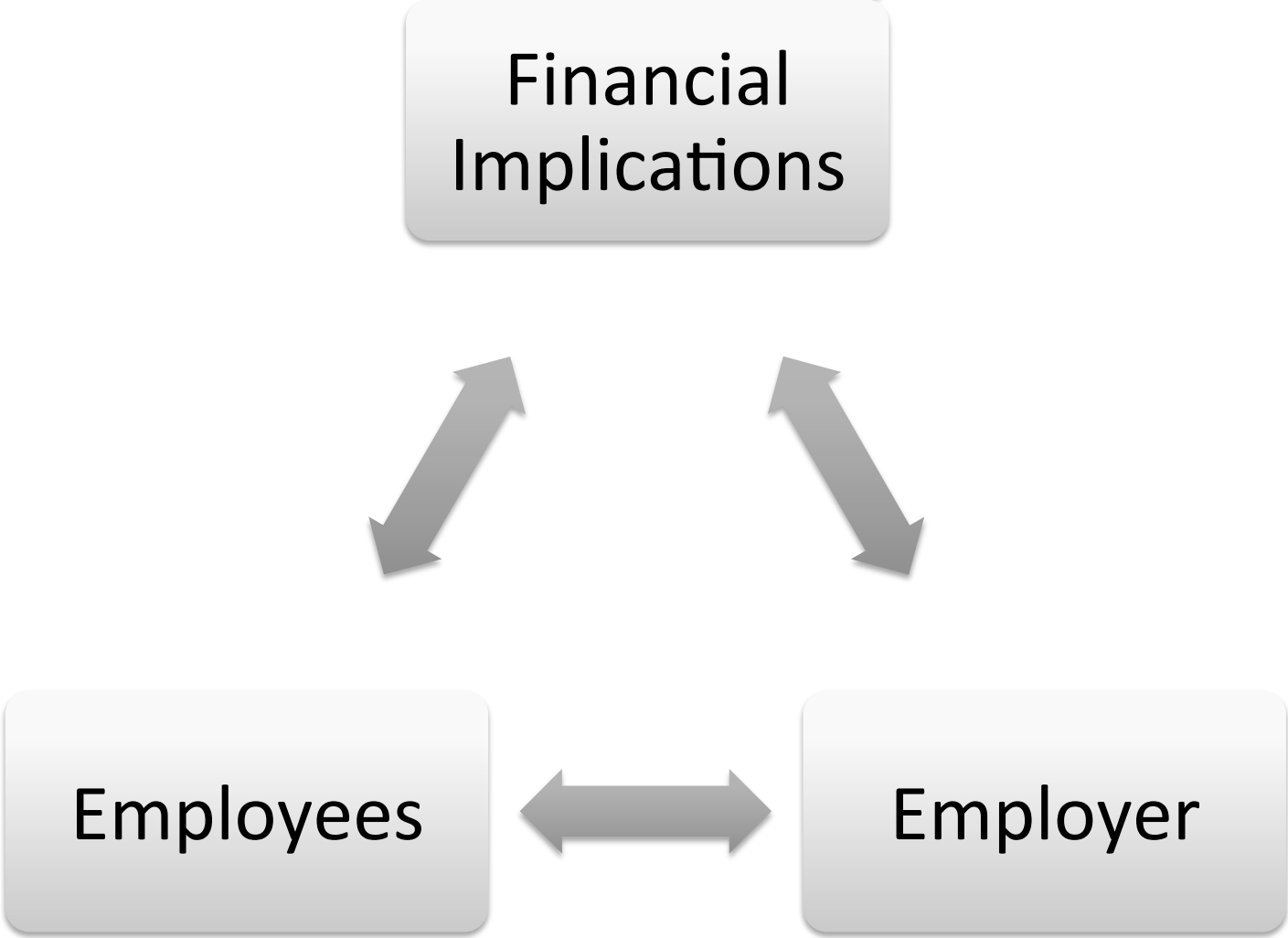
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GROUP BENEFITS

OVERVIEW

1. Why should Plan Sponsors care?
2. How is the insurance industry reacting?
3. What role does an Advisor play?

WHY SHOULD PLAN SPONSORS CARE?



WHY SHOULD PLAN SPONSORS CARE?

Impact on Employee Population

- Health and well-being
- Affordability
 - Pharmacare Province
 - Coinsurance



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GROUP BENEFITS

WHY SHOULD PLAN SPONSORS CARE?

Impact on the Employer

- Productivity
- Disability
- Employee Population Morale



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GROUP BENEFITS

WHY SHOULD PLAN SPONSORS CARE?

Financial Implications & Sustainability

- Size Matters
- Financial Underwriting
- Plan Design Options



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GROUP BENEFITS

HOW IS THE INDUSTRY REACTING?

- Specialty Drug Management
- Health Care Pooling
- EP3



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GROUP BENEFITS

HOW IS THE INDUSTRY REACTING?

Specialty Drug Management

- Prior Authorization
- Specialty Drug Program
- Health Case Management
- Partnership with Manufacturer
- Preferred Pharmacy



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GROUP BENEFITS

HOW IS THE INDUSTRY REACTING?

Health Care Pooling

- Financial Protection
- Pooling Charge



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GROUP BENEFITS

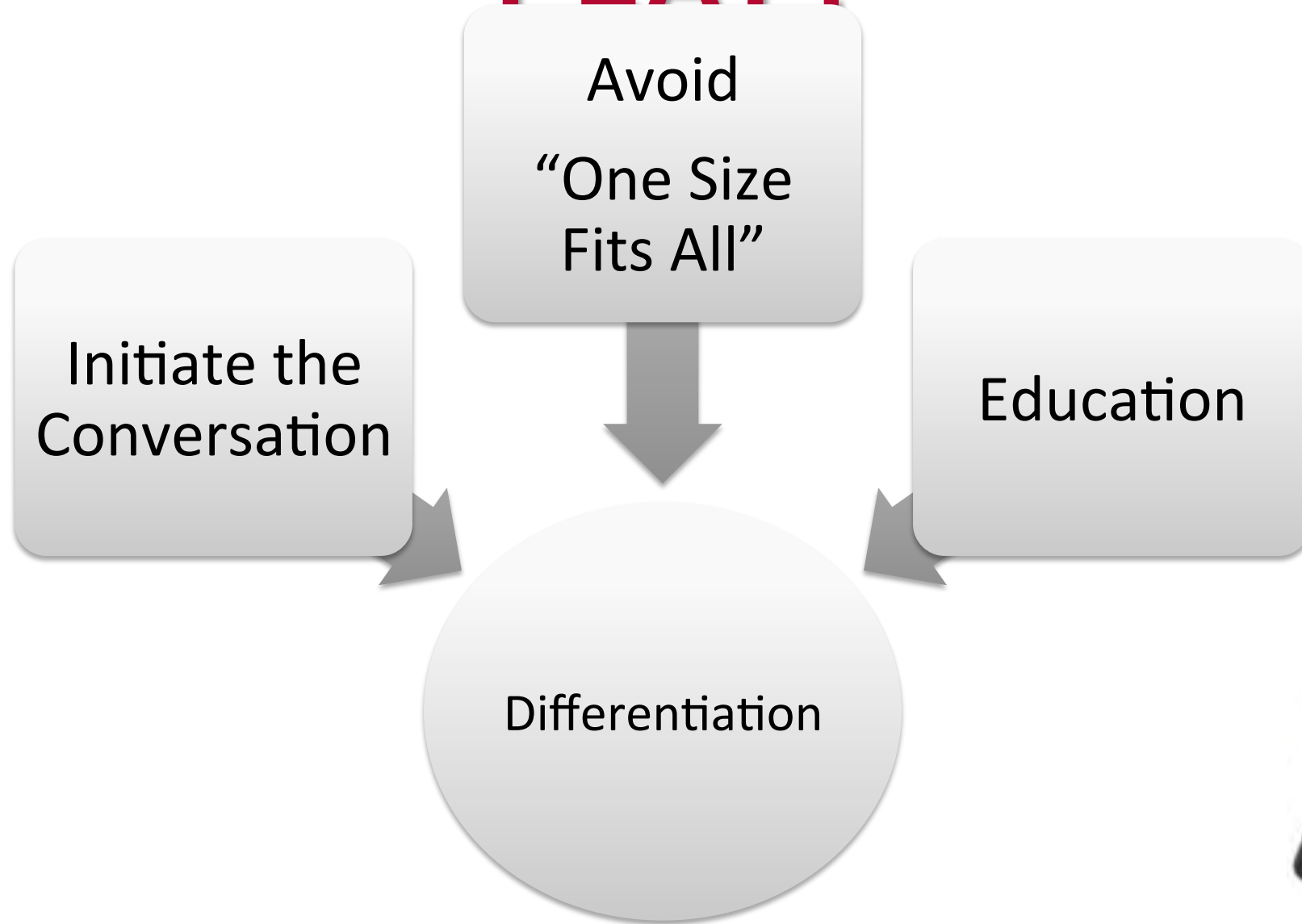
HOW IS THE INDUSTRY REACTING?

Extended Drug Pooling Protection Plan (EP3)

- Why was it developed?
- Is EP3 working?
- Will EP3 actually work?



WHAT ROLE DOES THE ADVISOR PLAY?



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GROUP BENEFITS

WHAT ROLE DOES THE ADVISOR PLAY?

Initiate the conversation

- What is your tone?
- What is your client's financial arrangement?



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WHAT ROLE DOES THE ADVISOR PLAY?

Avoid “One Size Fits All”

- What does your client look like?
- Are all insurance carriers the same?

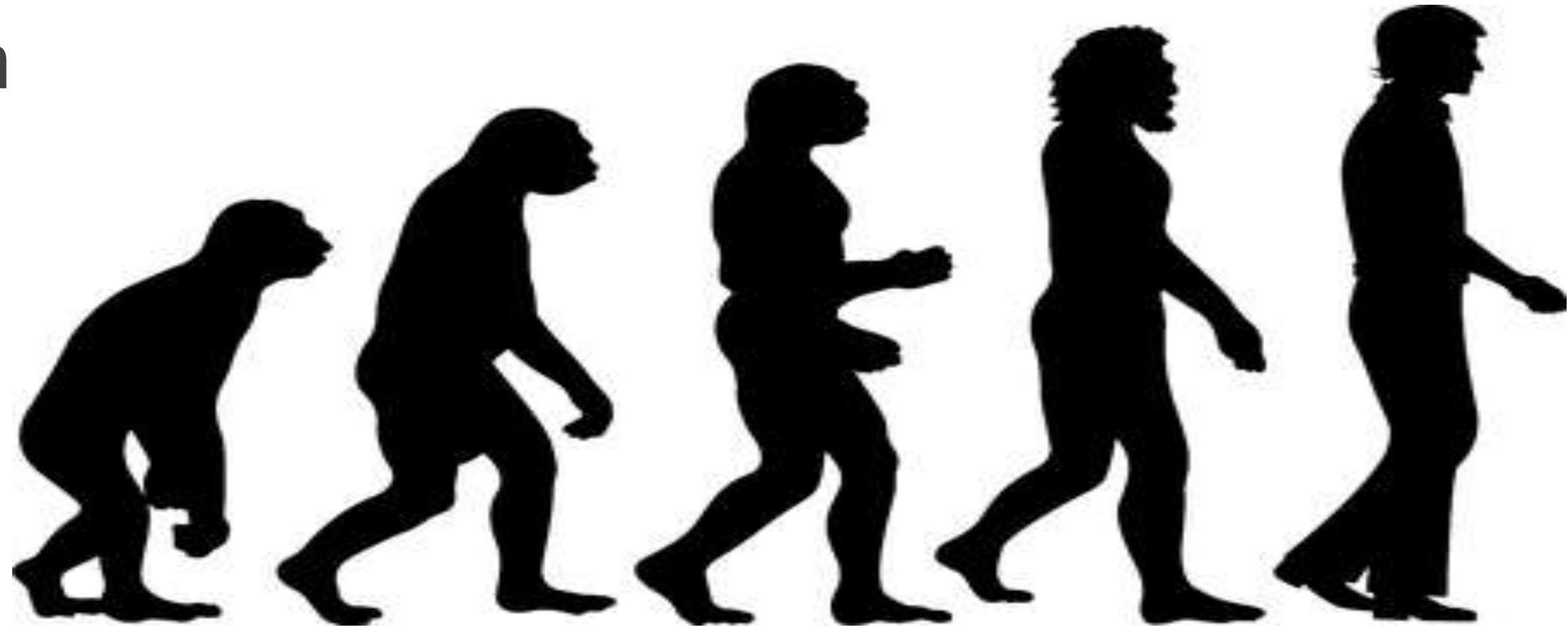


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WHAT ROLE DOES THE ADVISOR PLAY?

Education



Low Rates

Expense

Claims Management

What's
Next?

Health

Drugs

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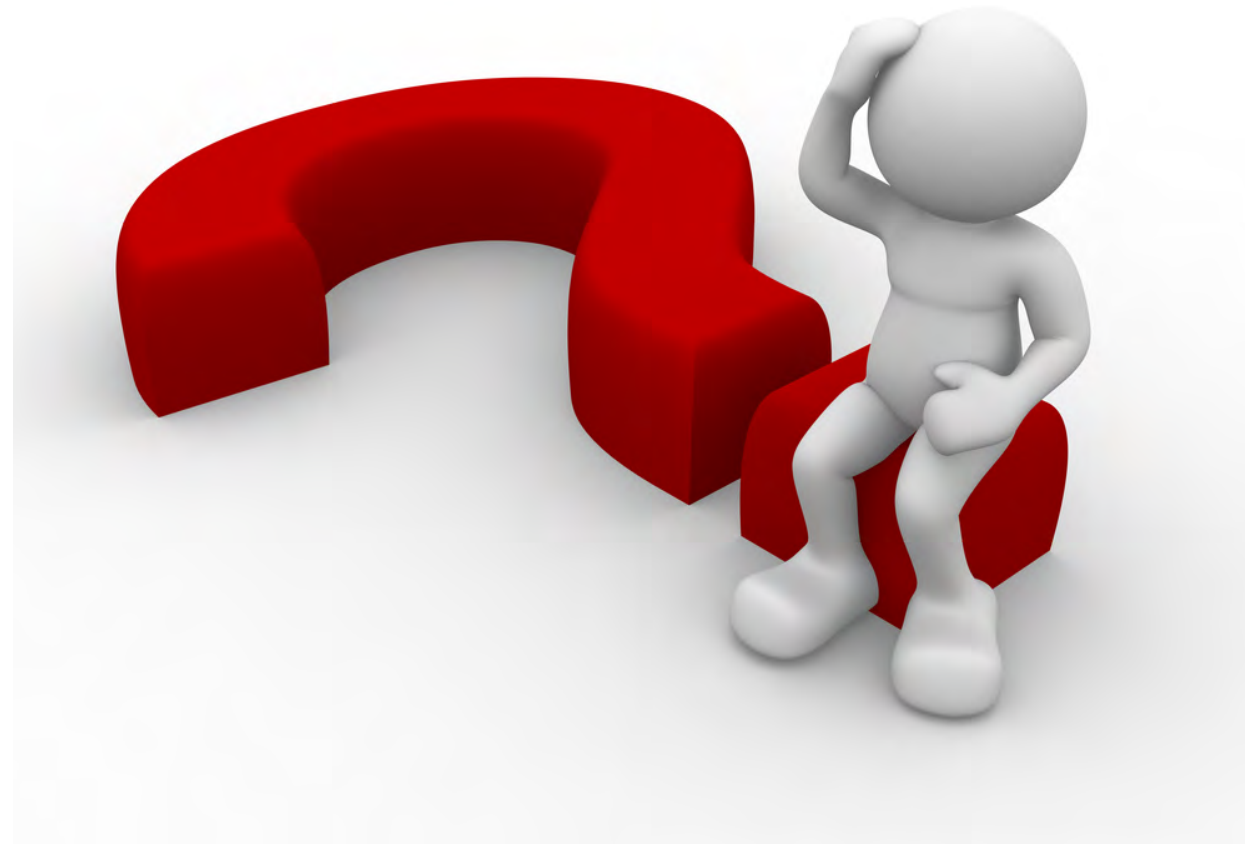
GROUP BENEFITS

SOMETHING TO THINK ABOUT...

“A year from now you may wish you had started today.”

- Karen Lamb

QUESTIONS



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GROUP BENEFITS