MAC and your plan

Life's brighter under the sun
Health Canada groups drugs that have similar therapeutic effects into categories called therapeutic classes. While the drugs’ compositions might be different, all drugs within a therapeutic class treat the same condition. However, sometimes the most expensive drug in a class is more than twice the price of the least expensive drug in the class. Yet clinical evidence indicates that these drugs have similar therapeutic effect in treating the condition.

MAC stands for Maximum Allowable Cost. This communication will help you understand MAC and how it affects your drug reimbursements.

**What is MAC?**

MAC is an approach to drug reimbursement that caps the amount the medical plan will reimburse when there are similarly effective, lower-cost drugs available.

**Why are we adding MAC to your plan?**

Many employers and governments are embracing MAC. MAC helps to manage drug plan costs and keep employee premiums as low as possible.

**How MAC works**

MAC applies to five therapeutic categories:

1. Angiotensin Converting Enzyme Inhibitors (ACE Inhibitors)
   – for blood pressure conditions
2. Dihydropyridine Calcium Channel Blockers (CCB)
   – for blood pressure and related conditions
3. Proton Pump Inhibitors (PPI)
   – for stomach ulcers, heartburn, and gastrointestinal illnesses
4. HMG-CoA reductase inhibitors, also referred to as Statins
   – for cholesterol conditions
5. Angiotensin Receptor Blockers (ARB)
   – for blood pressure conditions

Within each category, a reference drug is designated. The reference drug is selected based on evidence taken from clinical and safety data, utilization, approved uses, expert opinion and cost. The reference drug is not always the least expensive drug in the therapeutic category, but the reference drug price is the maximum that will be reimbursed for any drug in that category.

The plan will only reimburse to the cost of the reference drug. You can still choose to use a more expensive alternative, but you will only be reimbursed for the reference drug cost, and will have to pay the remaining cost.

The program is reviewed regularly as new products become available.
Frequently asked questions

What is MAC?
MAC, Maximum Allowable Cost, is a system for drug reimbursement that assigns a maximum payment for drugs in a particular class.

How is the Maximum Allowable Cost chosen?
The maximum allowable cost is based on the price of the most cost-effective drug in its class. It is not necessarily the lowest cost option.

Is the Maximum Allowable Cost always the lowest cost?
Not necessarily. There may be drugs that are lower in price, and they will be reimbursed at their corresponding cost.

Which drugs are included?

<table>
<thead>
<tr>
<th>DRUG CLASS</th>
<th>CONDITION</th>
<th>EXAMPLES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Angiotensin Converting Enzyme Inhibitors (ACE Inhibitors)</td>
<td>Blood pressure and related conditions</td>
<td>Accupril®, Altace®, Coversyl®, Inhibace®, Lotensin®, Mavik®, Monopril®, Prinivil®, Vasotec®, Zestril®, and their generics</td>
</tr>
<tr>
<td>Dihydropyridine Calcium Channel Blockers (CCB)</td>
<td>Blood pressure and related conditions</td>
<td>Adalat® XL, Norvasc®, Plendil®, Renedil®, and their generics</td>
</tr>
<tr>
<td>Proton Pump Inhibitors (PPI)</td>
<td>Stomach ulcers, heartburn, gastrointestinal illnesses</td>
<td>Dexilant®, Losec®, Nexium®, Pantoloc®, Pariet®, Prevacid®, Tecta®, and their generics</td>
</tr>
<tr>
<td>HMG-CoA reductase inhibitors (Statins)</td>
<td>Cholesterol conditions</td>
<td>Crestor®, Lescol® and Lescol® XL, Lipitor®, Mevacor®, Pravachol®, Zocor®, and their generics</td>
</tr>
<tr>
<td>Angiotensin Receptor Blockers (ARB)</td>
<td>Blood pressure conditions</td>
<td>Atacand®, Avapro®, Cozaar®, Diovan®, Edarbi®, Micardis®, Olmetec®, Teveten®, and their generics</td>
</tr>
</tbody>
</table>

What if my doctor says I need the higher-cost option?
You and your doctor are free to choose any of the drugs. However, you will only be reimbursed according to the maximum allowable cost for that drug class. You will be responsible for paying the extra cost.

I'm taking a medication now that costs more than the maximum allowable cost; do I have to change medication?
In the case of a brand drug, a pharmacist can substitute for the generic. Talk to your doctor about the best approach for you.

A drug I'm taking is listed on the category sheet as being in the MAC program, but the Drug Lookup on mysunlife.ca just lists a reimbursement percentage. Is this drug under MAC? If so, how do I find my actual reimbursement level?
It's likely your drug plan has generic (or lower cost) drug substitution. In that case, it's possible that the generic version of the drug you're taking is available at a lower cost than the reference drug – the drug on which reimbursement maximum amount is based. As such, the result you see on the Drug Lookup is what you would be reimbursed for a generic version of the drug. You have two options:
1) purchase the generic version of your drug, and receive the applicable reimbursement, or
2) purchase the brand version of your drug and get the reimbursement appropriate for your drug plan depending on whether the drug is equal to the reference drug for the category you are looking into or is available at a higher out-of-pocket cost to you.
I see my drug listed on one of the category sheets, but how do I know if the strength I need of that drug is included in the MAC program?

Certain drug strengths have been excluded from the MAC product. These may be very high or very low dosages and will continue to be reimbursed based on your current plan’s levels of coverage. For more information on your drug, on or after your plan start date, visit mysunlife.ca and see the Drug Lookup.

I see my drug listed on one of the category sheets, but how do I know if my particular version of that drug is included in the MAC program?

In some instances, drugs may share similar ingredients and have the same names, but different versions may exist. For example Coversyl and Coversyl Plus are similar drugs but with different formulations. In these instances, we will name the exact version of the drug that is covered under the MAC program on the category sheet. For Sun Life’s MAC program, Coversyl is included in the program, and Coversyl Plus is not, so only Coversyl is listed on the category sheet.

Can my pharmacist substitute a lower-cost option?

In the case of a brand drug, a pharmacist can substitute for the generic. Talk to your doctor about the right choice for you.

What are the benefits of the program?

MAC helps keep drug plan costs low; in turn this keeps employees’ premiums low too.

How is the program maintained and updated?

TELUS Health Solutions and Sun Life review the program when new drugs are introduced in a category. As new drugs are introduced and costs change, the drugs in the program may change also.

Where can I get more information?

If you have any questions about the MAC program, please contact Sun Life’s Customer Care Centre at 1-800-361-6212.