



PREFERRED

# Pharmacy

ARRANGEMENT

RWAM Insurance Administrators Inc. is pleased to advise that we can accommodate most Preferred Pharmacy Arrangements using our Pharmacy Benefit Managers - Green Shield Canada and Express Scripts Canada.

Plan designs such as tiered coinsurance and various co-pays can be tailored to suit client needs.

#### Example Arrangement:

Costco Pharmacies are one of the preferred arrangements we support.

The advantages to employees include:

- **Higher reimbursement percentage through Costco Pharmacy (ie. 90%) vs. standard reimbursement (ie. 80%)**
- **Online pharmacy - available with home delivery at no additional cost for Ontario and New Brunswick residents (visit [www.costcopharmacy.ca](http://www.costcopharmacy.ca) for more details)**

Claims charges are reduced with the Costco arrangement through:

- **Lower dispensing fee - only \$3.89 vs. industry average\* of \$10.99**
- **Lower than average drug ingredient costs**

Costco membership is **NOT** required.

Employees may continue to purchase prescriptions from any pharmacy of their choice. However, a Preferred Pharmacy Arrangement can save out-of-pocket expenses and directly reduce the costs to the benefit plan.

More information on Preferred Pharmacy Arrangements please contact your Group Marketing Representative at RWAM Insurance Administrators Inc.

\* Cost to fill prescriptions can vary between pharmacies