



## CSI Canada Insurance Plan and Trust Fund

**Date:** October 27, 2008

**To:** Participants and Boards Covered by DTF

**From:** Howard Van Mersbergen Executive Secretary-Treasurer

IN BRIEF

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Your school has elected to add the Dynamic Therapeutic Formulary (DTF) prescription drug benefit to your Flex plan effective September 1, 2008. This Update is a reminder of the DTF information sent previously with Updates 318 and 320.

### Dynamic Therapeutic Formulary (DTF)

Schools are faced with the challenge of offering comprehensive, yet cost-effective health plan benefits to employees. ESI Canada's Dynamic Therapeutic Formulary is a drug plan with a difference. Offered as part of a tiered plan, the DTF combines the benefits of a managed formulary (drug list) with the flexibility of a traditional drug plan. The purpose of the DTF is to maximize savings and maintain effectiveness, flexibility, and choice.

### How Does DTF Work?

Under the plan, Tier 1 drugs are offered at a higher reimbursement level than other medications. Tier 1 is a defined list of drugs that are clinically proven and cost-effective. Tier 2 drugs have a lower reimbursement level. For example, Tier 1 drugs are covered 100% under CSI's Flex 1 plan, and Tier 2 drugs are covered at 80%. By separating drugs into 2 tiers, DTF incorporates the cost-saving benefits of a managed drug plan without eliminating coverage for other medications.

Higher reimbursement for preferred DTF drug therapies encourages you to use more cost effective drugs while still providing the flexibility to choose most other prescription drugs at a lower reimbursement level. Additional savings can be generated if you switch your existing medications to lower cost DTF alternatives.

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### **Who Decides What Drugs are Included on the DTF?**

ESI Canada, the country's largest pharmacy benefit manager, determines which drugs are covered by the DTF. ESI has a Drug Evaluation Committee which includes ESI Canada's doctors of pharmacy, pharmacists, and pharmacy technicians.

Designed as a generic plan, the DTF was developed following a review of all drug classes. The top drug classes, representing the most expensive drug costs, were reviewed in more detail to select the most clinically sound and cost-effective treatments for the formulary.

On an ongoing basis, drug reviews are conducted monthly by the Drug Evaluation Committee that works to ensure that the DTF is clinically sound, cost-effective, and designed to support a healthy population.

### **What Support is Available to Participants?**

Manulife's DTF toolkit will provide you with the information and tools you need to help make the most of your prescription drug benefit. In addition to a detailed overview, the package includes a DTF pocket guide and handy patient file stickers to take to your doctor. You can also access a drug look-up table on the Manulife web site.

### **Sample DTF Scenario**

Sarah went to see her doctor when she became ill. When the doctor opened her file, he noted the DTF sticker she had given him on a previous visit. He then discussed with Sarah an approach for treating her ailment. After reviewing Sarah's DTF pocket reference guide, they discovered two suitable medications covered by her drug plan; a DTF drug that would be reimbursed at 100% and another medication that would be reimbursed at 80%. After reviewing the treatment options available under each tier, Sarah and her doctor settled on an approach that would treat her condition, while also factoring lifestyle and coverage considerations into her treatment plan.



### **Contact Information for DTF**

More information about the Dynamic Therapeutic Formulary is located on the Manulife web site at [www.manulife.ca/groupbenefits/DTF](http://www.manulife.ca/groupbenefits/DTF). Information on your CSI benefit plans is located at [www.CSionline.org](http://www.CSionline.org). Select Employee Benefits, Canada, and the appropriate plan. If you have questions, contact Bonnie by e-mail at [bhofmann@CSionline.org](mailto:bhofmann@CSionline.org) or by phone at 877-274-8796, ext. 230. Manulife's customer service department can also assist you at 800-268-6195.