

To: Members of an iA Financial Group (Industrial Alliance Insurance and Financial Services Inc.) group insurance plan residing in Quebec

Better understanding the price of your prescription drugs

Like other products on the market, prescription drugs do not cost the same everywhere. The cost of the same prescription drug can vary considerably from one pharmacy to another and a higher price does not mean a higher quality. In these cases, why do costs vary?

You're not only paying for the drug

Did you know that whenever you buy prescription drugs, you pay for the following:

The price of the drug	The wholesaler profit margin	The pharmacist's fees
The cost of the active ingredient that treats your health problem	The profit margin of the distributor supplying the pharmacy	Fees charged by the pharmacist to fill the prescription
The same everywhere	The same everywhere	Vary by pharmacy

Moreover, each pharmacy owner establishes his or her fees for filling the prescriptions of clients who are members of a private group insurance plan like yours. These fees can even vary between pharmacies under the same banner.

You now have clearer information

Since September 15, 2017, all Quebec pharmacists are required to provide a new invoice clearly showing the three amounts that make up the total.

Ask your local pharmacies about the fees charged for your prescription drugs. This could help you save money, especially if you take prescription drugs on a regular basis. By paying less for your prescription drugs, you would also help your group insurance plan save. That could lead to a reduction of your premiums, which can help you save even more.

However, make sure to choose pharmacies that also offer reliable service, as the expertise and the quality of the service provided by the pharmacist, in concert with the medication, will help you stay healthy. Thus, please take all these aspects into consideration when making choices, as your choices are entirely up to you.

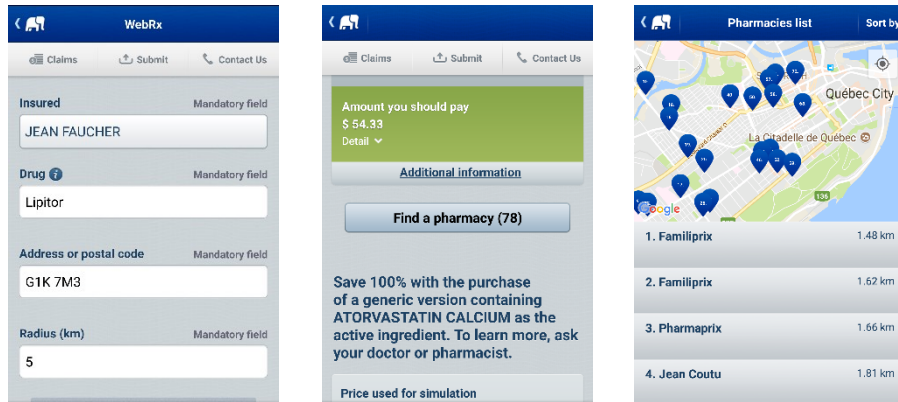
iA Financial Group makes it easier to search for your prescription drugs

iA Financial Group gives you access to an excellent drug-search tool: **WebRx®**. It is available in My Client Space, our secure website, and in iA Mobile, our free app for iOS and Android devices.

With WebRx, you can:

- See whether a prescription drug is covered by your plan
- Get an estimate of the amount you would have to pay based on your coverage
- Locate and contact the pharmacies in your area that sell the drug
- Get tips on how to save even more

Try it today!



Other ways to help you save on your prescription drugs

<p>Ask for the generic version</p> <p>A generic drug is a copy of a brand name drug. It is just as safe and effective, but far less expensive.</p>	<p>Renew every three months</p> <p>Ask your pharmacist if it is possible to fill your prescription for three-month periods. You will pay three times less in fees over a year.</p>	<p>Respect the dosage</p> <p>Follow your doctor’s treatment guidelines. This could help you avoid taking extra medication to treat further problems.</p>
---	---	---

To learn whether a prescription drug is right for you and learn how to take it safely, always consult your doctor and your pharmacist.

If you have any other questions, contact us at **1-877-422-6487**

iA Financial Group is a business name and trademark of Industrial Alliance Insurance and Financial Services Inc.