

## **Extended Health Care – Sun Life Financial....**

It is always our goal to keep increases in benefits to a minimum. In order to contain medical expenses, please consider the following:

- **Cost-Saving ideas you can use at the pharmacy:**  
Dispensing fees and drug costs (including pharmacy mark-ups) vary from pharmacy to pharmacy. Dispensing fees can range anywhere from \$4 to \$16 for each prescription you have filled – up to 1/3 of the average prescription cost. Before filling a prescription, ask how much it will cost. You may discover that it pays to shop around.
- **For regular maintenance prescriptions, pick-up a 3 month supply:**  
Filling your regular maintenance prescriptions (such as cholesterol-lowering, blood pressure medication, oral contraceptives, insulin or other drugs take regularly on a long term – basis) every three months, instead of monthly, reduces the number of dispensing fees you are charged and saves a few trips to the pharmacy.
- **Take medication exactly as prescribed:**  
Many people skip doses or stop taking their medication when they start to feel better. Not following the instructions provided on your prescription can cause a condition to return – even worsen. In the end, you may have to take the medication longer or take additional medication to get better – all of which increase drug costs and place added strain on your benefits plan.
- **Active involvement:**  
Active involvement, counseling and support by your Doctor and local pharmacist will assist you with your health and medication needs. Also, you may visit the Health links on the Sun Life Website.
- **Generic Drugs:**  
Be sure to ask your physician and/or pharmacist for generic drug alternatives.
- **Travel:**  
If you or a family member on your plan will be out of the country for more than 60 consecutive days, it is important to contact your Benefits Administrator, Cindy Hamonic 403.440.5911 to apply for an extension of your Travel Benefits. If you have a preexisting condition you should contact Sun Life Financial at 1-800-361-6212 before you travel.