



FOR YOUR BENEFIT

— BULLETIN —

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Comprehensive Benefit Solutions Limited Reaches Agreement with Metro Pharmacies to Join Preferred Provider Network



Comprehensive Benefit Solutions Limited (CBS) is pleased to announce **an agreement with Metro Pharmacies Inc. to join a Preferred Provider Network (PPN)**. Effective immediately, all CBS clients will have access to this Network. Participation in this PPN will provide plan members with the opportunity to save on their drug benefit expenses. Pharmacies participating in this PPN include **Metro Ontario** Pharmacies Limited (“The Pharmacy” in Metro Stores and “Drug Basics Pharmacies” in **Ontario** Food Basics stores).

Participation in this new preferred provider network entitles clients to the following benefits:

1. Reduction in cost of generic medications to 25% of brand name equivalent for most Ontario Drug Benefit formulary interchangeable medications;
2. Prescription drug mark up capped at 10% for all medications (brand and generic); and
3. Prescription dispensing fee capped at Ontario Drug Benefit regulated fee (currently \$8.00).

Participation in this PPN could generate significant savings on eligible generic drugs. An example of the possible savings is noted below:

Generic Drug “X”	Private Sector Generic Drug Pricing	PPN Pricing
Cost	\$50.00	\$25.00
Mark-up	\$5.00 (10%)	\$2.50 (10%)
Fee	\$11.00 ¹	\$8.00
Total	\$66.00	\$35.50
Total Savings		\$30.50

¹Non-PPN dispensing fee is for demonstration purposes only and is an estimated industry average.

A cap on the dispensing fee and markup - **in particular** - will serve as important parameters in drug pricing as these are anticipated to rise significantly in the future.

Metro Inc. will provide one complimentary Wellness clinic (to be hosted at the plan sponsor's place of business) and Medication Reviews for participating organizations (subject to geographical limitations).

We are hopeful that this arrangement will allow our clients and their plan members to reduce their costs associated with providing and participating in group drug insurance programs.

This is a completely voluntary service—plan members of participating organizations are not required to take all of their prescriptions to Metro locations; but if they choose to do so, they may benefit from the available cost savings.

If you are interested in accessing this PPN to provide instant savings to your plan members while reducing your benefit program costs, please contact your CBS representative for more information.

About Metro Inc.



Metro Inc. is the third largest grocery retailer in Canada with over 600 locations in Ontario and Quebec. In Ontario, Metro operates nearly 300 stores under the "Food Basics" and "Metro" banners. Metro Ontario supports 80 full service pharmacies under the names "Pharmacy" and "Drug Basics". Metro's current PPN clients include colleges and universities, benefits groups, employers and Ontario organizations.

*Comprehensive Benefit Solutions Limited has been providing consulting advice since 1992. Our expertise enables our clients to make sound decisions regarding their employee benefit programs to keep pace with changing market trends and legislative requirements. Our commitment to excellence helps us deliver innovative solutions, meeting clients' needs today and in the future. The most recent issues of **For Your Benefit** can be viewed on our website at www.compben.com. This periodic publication is intended to provide our clients with up-to-date information that may have implications to their employee benefit programs or other related issues. We always welcome your comments, questions, and suggestions regarding the Bulletin at benefits@compben.com.*