



Health Benefits Changes Q & A

Why is The Home Depot making changes to the health care benefits?

At The Home Depot Canada we are proud to provide comprehensive and affordable health care benefits. Following our annual benefits review, we will be implementing three changes to the current package in order to continue to offer competitive health care benefits for all eligible associates.

Orthopaedic Shoes/Inserts

I have always purchased stock-item orthopaedic shoes/insoles. Why is the coverage changing?

The intended purpose of the benefits plan is to assist our associates in obtaining medically necessary products and services. If you require corrective footwear based on the advice of a credible health care provider, you will still be able to obtain reimbursement of your expenses for footwear that is custom-made to treat your specific condition. Stock-item shoes are not designed to address a particular medical issue, and there have been increasing instances of less-reputable providers who dispense inappropriate products that could constitute fraud. The change in coverage is intended to protect our plan from these types of providers while ensuring that you can continue to be reimbursed for the medically necessary footwear you require.

Mandatory Generic Drug Substitution

What are the benefits of this policy change?

As Home Depot associates are responsible for a 20% co-pay, switching to generic drugs means your 20% co-pay will be less than if you were paying for a brand name drug.

A drug co-pay is a term used to identify the portion of the cost of filling a prescription that is paid by the associate. The Home Depot's health care plan covers 80% of the cost of prescription drugs and associates cover the other 20%, that 20% is referred to as the co-pay.

Aren't brand name drugs better quality?

Generic drugs are not lower quality than brand name drugs, in fact Health Canada requires drug manufacturers to perform tests, both during and after production, to show that every drug batch made meets requirements.



Generic is the term used to describe a drug product that is equivalent to a brand name drug. Pharmaceutical manufacturers are allowed to produce and sell generic drugs after the patent on the brand name drug has expired. When applying to sell a generic equivalent of a brand name drug, manufacturers must prove their product equals the brand name drug. The active ingredients must be as pure. It has to dissolve in the same manner and it must be absorbed at the same rate as the brand name drug. According to Health Canada, generic drugs have the same active ingredients and are identical to brand name drugs in dose, strength and how they are taken. They are equally safe and effective.

If my doctor specifies a brand name drug on my prescription will I be reimbursed?

You will be reimbursed the cost of your prescription drugs up to the lowest priced alternative medication which is typically a generic drug. Brand name drugs that do not have a generic option will continue to be reimbursed at the cost of the brand name drug.

If my doctor specifies a brand name drug on my prescription, will I still receive the brand name drug or will I receive the generic?

If your doctor has specified the brand name drug on your prescription, the pharmacist will routinely substitute the generic unless your doctor has indicated “no substitution.” If the prescription indicates “no substitution,” you can let your pharmacist know that you would like the lowest cost alternative, or you can accept the brand name drug and pay the difference. Let your doctor and your pharmacist know that your plan will only reimburse the cost of the lowest priced alternative, so that they can prescribe and dispense the medication which will provide you the best value.

Express Scripts Canada Pharmacy

What are the benefits of this program for associates?

Express Scripts Canada Pharmacy offers the convenience of free delivery to your home and will coordinate automatic renewals to ensure you are never without your maintenance medications. Express Scripts Canada Pharmacy has negotiated better rates for maintenance drugs with manufacturers and these savings will be passed onto you. In addition, Express Scripts Canada Pharmacy will provide a 90-day supply of maintenance medications (where appropriate) which reduces the dispensing fees you pay.

I rely on my pharmacist for important information regarding my medication. Who do I speak to now?

Express Scripts Canada is an accredited, fully licensed pharmacy just like any other retail pharmacy with which you are familiar. You will receive the same level of service including receiving information about your prescriptions including when to take it, possible side effects, impacts on other medications



etc. You will also have access to a pharmacist 24/7 to review your medications, get advice or ask questions.

I take maintenance medications but I prefer to pick up at my local pharmacy, will I still be reimbursed?

In order to be reimbursed for maintenance medications you must join and use Express Scripts Canada Pharmacy.

I don't currently take maintenance medications, do I still need to join?

Even if you're not currently taking maintenance medications, you or a family member may be prescribed them in the future. By signing up now you'll be ready to use the service when the need arises. You will also be able to take advantage of the other services provided by Express Scripts Canada Pharmacy like the 24/7 pharmacist.

I am concerned about having prescription drugs delivered to my home as I will not always be home to accept delivery, can I continue to pick up at my local pharmacy?

As an alternative to home delivery, you can take advantage of Canada Post's FlexDelivery™ - a unique service that allows you to have packages delivered to any post office, free of charge. To learn more or sign up for this service, visit www.canadapost.ca/flexdelivery. For further information about shipping and delivery, please refer to www.express-scripts.ca/member-faqs/shipping-and-delivery.

I am concerned about privacy and prefer not to order prescription drugs online, can I continue to pick up at my local pharmacy?

The Express Scripts Canada Pharmacy is not an online pharmacy. They follow the same laws and regulations as all pharmacies across Canada. They source their drugs from the same Health Canada-approved wholesalers as other pharmacies. They are staffed by a team of professional pharmacists who take the time to consult with you, your doctor and your benefit plan.

While you can take advantage of the secure Express Scripts Canada Pharmacy Online Member Portal to refill, transfer or monitor your prescriptions, you can also contact them directly by telephone instead. In fact, you can contact a pharmacist day or night by calling 1-855-550-MEDS (6337).

What if I have a one-time prescription? Will I be able to go to a pharmacy to have it filled?

Yes, for non-maintenance medications you can continue to have them filled at a pharmacy and will be reimbursed through the regular process.

How do I pay my 20% co-pay? Does this mean I will need to use a credit card and pay online?

You have the option of paying online with a major credit card or through online or telephone banking through most major financial institutions. Alternatively, you can also pay by cheque sent to your local



Express Scripts Canada Pharmacy. More details on payment options are available through the Express Scripts Canada website (www.express-scripts.ca/member-faqs/).

Express Scripts charges a \$9 dispensing fee but currently The Home Depot only reimburses up to \$7, will I be responsible for the additional \$2 when using Express Scripts?

The Home Depot will reimburse the full \$9 dispensing fee for prescriptions through Express Scripts, so there will be no additional dispensing fee costs for associates. For all other pharmacies the reimbursed dispensing fee will continue to be a maximum of \$7 (the same as it is now).

Where can I find details about my health care benefits?

For details about your health care benefits visit: livetheorangelifecan.ca or call the Compensation & Benefits Services Group at 1-866-698-4347.