

BeneFACTS

...an employee benefits
newsletter

FROM THE MEARIE GROUP

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CLAIMS CORNER:

In 2002, The MEARIE Group's Health Provider, Great-West Life, Introduced its Prior Authorization Drug Program

Prior authorization limits the use of specific drugs by requiring that plan members obtain prior authorization from Great-West before the drug is covered under the plan. This process ensures that members receive the most appropriate and cost efficient drug therapy.

The rapid and continuing introduction of new high-cost drugs are contributing to the increasing cost of drug benefit plans. The prior authorization program is a proactive process to effectively manage costs associated with these drugs and ensure that the drug will be covered only if it is appropriately prescribed, according to its indicated use.

A complete list of drugs covered under the Prior Authorization process may be

found on the Great-West web site at www.gwl.ca. From the site, plan members may download forms that must be completed by the claimant's attending physician and submitted to the insurer for approval. Authorization requests are reviewed by Great-West Life's Drug Services Department and the Medical Review Board.

Drugs recently added to the authorization process include Humira, Forteo, Sativex, Xolair and Sensipar.

Prior Authorization for Humira

Humira is used for the treatment of adult patients with moderate to severe active rheumatoid arthritis (RA). In order to help ensure that Humira is prescribed in accordance with Health Canada's approved indications, this drug was added to Great-West Life's prior

authorization process effective October 1, 2004.

Brand Name:

Humira (chemical name: adalimumab)

Purpose:

Humira is used for the treatment of adult patients with moderate to severe active rheumatoid arthritis (RA).

Eligibility Under Great-West Life Plans:

Coverage for Humira will be subject to prior approval based on Great-West Life's review of medical information from the attending physician. Humira is in the same drug class as Remicade, Enbrel and Kineret which are biological response modifiers. Humira is prescription requiring by a Rheumatologist and is eligible under most standard non-managed drug formularies.

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Season's Greetings

The holiday season is fast approaching and yet another year has gone by. The staff and management of The MEARIE Group would like to thank all clients for their support during the past year. From our family to yours, all the best for a happy and healthy 2006!

www.mearie.ca



In 2002, The MEARIE Group's Health Provider – Great-West Life Introduced its Prior Authorization Drug Program

Estimated Cost:

The recommended dose of Humira for adult patients with rheumatoid arthritis is 40 mg administered every other week as a subcutaneous injection. Humira is available in a carton containing two pre-filled ready to use syringes of 40 mg adalimumab and 0.8 ml sterile solution. Reasonable and customary pricing estimates an annual treatment cost of \$20,000.00 to \$32,000.00 per patient.

How Humira Works:

Humira is administered every other week as a subcutaneous injection. It reduces the signs and symptoms and inhibits the progression of structural damage in adult patients with moderate to severe RA who have had an inadequate response to one or more disease-modifying anti-rheumatic drugs (DMARDs).

Additional Information:

Humira is the first and only fully human TNF antibody and can be used alone or in combination with other DMARDs such as gold, methotrexate, prednisone and salazopyrine. There is a low rate of injection site reactions compared to other infusion reactions.

About 1% of the population has rheumatoid arthritis, with women three times more likely than men to get it. Although it can occur at all ages, people most often develop rheumatoid arthritis between the ages of 25 and 50 years.

Prior Authorization for Forteo

Forteo is used for the treatment of severe osteoporosis in patients with a high risk of fracture or when other therapies are determined inadequate. In order to help ensure that Forteo is prescribed in accordance with Health Canada's approved indications, this drug was added to Great-West Life's prior authorization process effective March 15, 2005.

Brand Name:

Forteo (chemical name: teriparatide)

Purpose:

Forteo is used for the treatment of severe osteoporosis in patients with high risk of

fracture or when other therapies are determined inadequate.

Eligibility Under Great-West Life Plans:

Coverage for Forteo will be subject to prior approval based on Great-West Life's review of medical information from the attending physician. Forteo is prescription requiring and is eligible under most standard non-managed drug formularies.

Estimated Cost:

Forteo is available in 250 mL pre-filled self-injection pens. Each pre-filled pen can be used for up to 28 daily injections. The estimated annual cost of the treatment is approximately \$9,000.00 per year.

Additional Information:

In Canada, 1.4 million people suffer from osteoporosis. Worldwide, it is estimated that one in three women and one in eight men over the age of 50 suffer from the disease, but it can and does affect people much earlier in life.

Prior Authorization for Sativex

Sativex is a cannabis-based (marijuana-based) medicine which is used for adjunctive treatment for the symptomatic relief of neuropathic pain in patients with multiple sclerosis (MS). In order to help ensure that Sativex is prescribed in accordance with Health Canada's approved indications, this drug was added to Great-West Life's prior authorization process effective August 2, 2005.

Brand Name:

Sativex (chemical name: Delta-9-Tetrahydrocannabinol)

Purpose:

Sativex is used for adjunctive treatment for the symptomatic relief of neuropathic pain in patients with multiple sclerosis.

Eligibility Under Great-West Life Plans:

Coverage for Sativex will be subject to prior approval based on Great-West Life's review of medical information from the attending physician. Sativex is prescription requiring and is eligible under most standard non-managed drug formularies.

Estimated Cost:

Sativex is available in a 5.5 ml vial fitted with a metering pump to allow for 51 doses. The majority of patient use approximately 8 sprays per day. The estimated annual cost is \$9,000.00 per year.

Additional Information:

Multiple sclerosis affects about one in 1,000 people and usually appears between the ages of 20 and 40.

Prior Authorization for Xolair

Xolair is used to treat adults and adolescents (12 years and older) with moderate to severe persistent asthma. In order to help ensure that Xolair is prescribed in accordance with Health Canada's approved indications, this drug was added to Great-West Life's prior authorization process effective June 15, 2005.

Brand Name:

Xolair (chemical name: omalizumab)

Purpose:

Xolair is used to treat adults and adolescents (12 years and older) with moderate to severe persistent asthma.

Eligibility Under Great-West Life Plans:

Coverage for Xolair will be subject to prior approval based on Great-West Life's review of medical information from the attending physician. Xolair is prescription requiring and is eligible under most standard non-managed drug formularies.

Estimated Cost:

Xolair is available in a 150 mg vial. The estimated annual cost of this treatment is approximately \$20,000.00 per year.

Additional Information:

Asthma is a chronic lung condition. The airways become inflamed and swollen, causing them to narrow. Air cannot move through the lungs as well as it should, making it difficult to breathe. Asthma is becoming more common each year, especially in children.

Asthma varies in its severity. Some people experience asthma symptoms continuously while others experience



Eating Away at Colds and Flu

symptoms only if exposed to triggers. With more severe asthma, symptoms may occur at night. A severe asthma attack may be life threatening.

Prior Authorization for Sensipar

Sensipar is used for the treatment of secondary hyperparathyroidism (secondary HPT) in patients with chronic kidney disease on dialysis, and also used to lower calcium levels of the parathyroid hormone in people with chronic renal disease on dialysis. In order to help ensure that Sensipar is prescribed in accordance with Health Canada's approved indications, this drug was added to Great-West Life's prior authorization process effective June 15, 2005.

Brand Name:

Sensipar (chemical name: cinacalcet HCl)

Purpose:

Sensipar is used for the treatment of secondary hyperparathyroidism (secondary HPT) in patients with chronic kidney disease on dialysis, and also used to lower calcium levels of the parathyroid hormone in people with chronic renal disease on dialysis.

Eligibility Under Great-West Life Plans:

Coverage for Sensipar will be subject to prior approval based on Great-West Life's review of medical information from the attending physician. Sensipar is prescription requiring and is eligible under most standard non-managed drug formularies.

Estimated Cost:

Sensipar is available in 30 mg, 60 mg and 90 mg tablets. The estimated annual cost of this treatment is approximately \$25,000.00 per year.

Additional Information:

Secondary hyperparathyroidism is a serious medical condition which is caused by kidney failure. The calcium and phosphorus balance in your body becomes unbalanced, therefore triggering your parathyroid glands to send out too much parathyroid hormone (PTH) to your body.



Cold and flu viruses are a sneaky bunch: hiding in the shadows, looking for the perfect moment to drive you - coughing and sniffing - into the comfort of your bed. Fortunately, staying healthy and boosting your immune system can be as simple as taking a short trip to your fridge. By eating well and chowing down on the foods below, you might ward off pesky viruses during the height of cold and flu season.

Garlic: Eating raw garlic has the same effect on cold viruses as it does on potential dates: it keeps them away. That's because it contains a number of chemical properties that help boost the immune system. For those who like the idea, but not the taste of raw garlic, odourless concentrated garlic pills are a good alternative and are available at most health food stores.

Vitamin C-rich foods: To its many supporters, Vitamin C is like a superhero component of cold-fighting foods, known for potentially reducing the severity and length of colds should you catch one. Medical experts have yet to conclusively prove some Vitamin C claims, however, many agree that 200mg a day - roughly five servings of oranges, grapefruits, red peppers, tomatoes or other Vitamin C-rich fruits and vegetables - can help strengthen the immune system.

Whole grains: If there's one mineral that could take the prize for "most valuable cold-fighter", it would be zinc. This nutrient, found in beef, chicken, oatmeal and other whole grains, actually increases the number of white blood cells in your body, which in turn helps to destroy cold and flu-causing viruses.

Fluids: Okay, so drinks are technically not food, but they are equally important. Think about that craving for water you have during a hard workout. Fighting a virus is just as exhausting; and your body needs to stay hydrated to win the battle. That means drinking plenty of fluids, including water, tea and unsweetened fruit juices.

Chicken soup: If your mother or relative plied you with chicken soup every time you sniffled, send a thank you card when you get a chance. Medical researchers have discovered that the chemical compounds in chicken soup can actually reduce the runny nose, swollen head and sneezing associated with colds and flu. Vegetables commonly added to soup - such as carrots and parsley - also contain nutrients that help fight infections. And if you don't have anyone to make you any, don't despair: according to the studies, canned chicken soup has the same effect as mom's does.

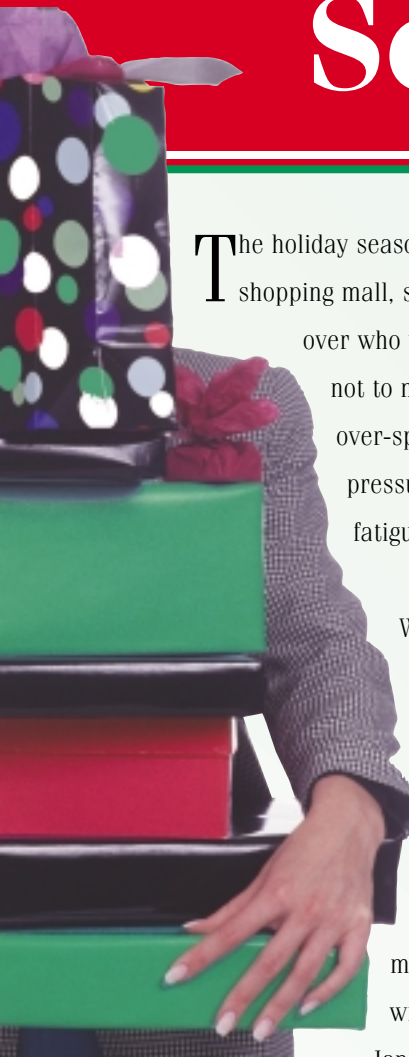
Leafy greens: You know green vegetables are good for you; most food guides recommend five to 10 servings of vegetables and fruits a day. And yet that spinach you bought last week is probably sitting alone, unloved, at the back of your fridge. Well here's another reason to take it out: in addition to beef and other red meat offering an excellent source of iron, you can also load up on iron by eating green vegetables such as kale and spinach. The iron in leafy greens is even more effective when eaten in combination with Vitamin C.

Yogurt: Many people think that having dairy products when suffering from a cold increases the amount of mucus the body produces, but scientists have yet to find any truth to this belief. In fact the opposite is sometimes true: yogurt contains live bacterial cultures that play a part in warding off cold viruses.

Using food to build your immune system and stay healthy is not a new idea. Everyone's grandmother or aunt knew of some "secret food" that could spring people back to perfect health. What's different now? The medical world has gotten into the act, with researchers diligently studying the healing and protective benefits of healthy eating on the body's immune system.

Article courtesy of WarrenShepell

Surviving the Holiday Season!



The holiday season is here again - battling crowds in the shopping mall, searching for the perfect gift, squabbles over who will attend which dinner and when, and not to mention the over-eating, over-drinking and over-spending. It's not surprising when the extra pressures of the season lead to stress and fatigue.

We'd like to offer you a little help this holiday season. We've partnered with our Employee Assistance Program (EAP) to put together a **Holiday Hints Microsite** with a variety of seasonal topics that could help you de-stress and manage your way through the holiday season. The microsite, www.warrenshepell.com/holiday, will be active from December 7, 2005 to January 31, 2006.

You can log on and learn about family and relationship expectations, holiday nutrition, and how to keep your seasonal stress in check. You can also post questions on the **Healthy Hints Bulletin Board** moderated by a Registered Dietitian. The Healthy Hints Bulletin Board will begin accepting questions on January 9th, and wrap up on January 20th.

*All the best this
Holiday Season!*



Benefacts is published by The MEARIE Group, which manages and administers The MEARIE Group Employee Benefit Program.

Products include Life and Disability Insurance, AD&D, Extended Health and Dental Benefits, an Employee Assistance Program; Group Home & Auto Insurance; and Comprehensive Care (health & dental program for retirees).

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NEED FORMS?

MEARIE Employee Benefit Program Members

Don't forget, many of our forms are available through The MEARIE Group's Web site. Be sure to visit us at www.mearie.ca

Forms include:

- Health and Dental Claims Forms
- Salary Change Report Form
- Enrollment Form
- Change Form
- Out of Province and Out of Canada Claim Form

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