Frequently Asked Questions

<u>GENERAL</u>

1. How can these medications be at a zero copay?

The substantial savings opportunities that the CanaRx mail order program provides are due to the prices negotiated between most developed nations and the pharmaceutical companies. CanaRx contracts government-licensed local pharmacies in Canada, the United Kingdom, Australia and New Zealand (Tier One countries as designated by Congress) to supply Brand Name medications, packaged and sealed by the original manufacturer, for delivery to all participants. This lower cost for medications allows CanaRx to offer this program at zero copay to the participant.

2. Where do these medications come from?

All medications are sourced from Tier 1 Countries as designated by Congress for safety purposes. Tier 1 Countries are deemed by the US government to have equivalent or greater safety and licensing regulations as the United States. CanaRx ensures that all medications are packaged by the manufacturer, distributed by government-regulated wholesalers, prescribed by practicing physicians, labeled and dispensed by licensed local pharmacists and delivered directly to the patient. In addition, CanaRx professionals regularly inspect all licensed pharmacies to ensure that safety standards and regulations are met.

3. Will CanaRx replace our current prescription benefit plan?

No, CanaRx is a voluntary program that can only be used for select brand name medications listed on the CanaRx formulary. You will need to use your current prescription benefit plan for medications not listed on the formulary, such as controlled substance medications and antibiotics. Generic medications are not covered by CanaRx.

4. Do I have to use CanaRx for all of my brand name medications?

No, but if your medication is available through CanaRx the savings you will experience could be substantial. By enrolling in the CanaRx program your local co-pay's will be waived. Your medications will arrive at your door at zero cost to you.

GETTING STARTED

1. How do I enroll?

CanaRx requires a completed enrollment form along with a valid Rx for a 90-day supply with 3 refills to be sent into us for registration. To avoid a possible delay it is recommended that you first inquire with one of our representatives for confirmation on whether medication is available to you. A 3-month prescription with 3 refills should be requested of your Physician and a 30-day script for local filling to ensure your continued course of therapy during your enrollment period. Enrollment Forms can be mailed or faxed by you to CanaRx, prescription can be mailed or sent by fax directly from your Doctor's office.

2. Why do I have to complete an enrollment form?

CanaRx requires this form to be completed for the safety of the patient. Your current medication list and health history are used for physician review and to complete a drug utilization review that could identify possible interactions.

3. Do I need to call CanaRx for refills?

CanaRx maintains a calling schedule for all of our customers. CanaRx will attempt to reach you by phone three times when your refills are due and if unsuccessful a letter will be issued as a reminder for the customer to contact us.

4. How long is the process?

Once all correspondence is received and registration is confirmed; it takes 3-5 business days to process internally. Your order is then sent to the distributing pharmacy for shipment abroad, please allow 21 business days for delivery of your package.

5. How do you ensure my safety?

All medications are delivered in the original sealed package supplied from the Brand Name manufacturer's approved facility. The medications are dispensed and mailed directly to the patient by a licensed local pharmacy in a tier-one country.

6. Where else can I obtain my medications?

Medications not available through CanaRx should be ordered through your current prescription purchase plan.

7. What is our return policy?

Once medications have left the dispensing pharmacy CanaRx by law cannot accept medications back.

MEDICATION

1. Do you offer generic medications?

No, CanaRx does not offer generic medications. Generics can be obtained locally in the United States at a much lower price. When a generic alternative is available locally, we encourage the patient to ask their doctor about the alternative.

If you are taking a generic medication and we suspect you have switched to brand without medical reason, we will deny your claim and notify the group.

2. What is the difference between brand name and generic medications?

A brand name drug is the original drug produced by the company responsible for its research and development and initial production. A generic drug is a copy of a brand name drug in terms of active ingredients, dosage, strength and usage. Generic drugs are generally less expensive than brand-name drugs. If a generic is available locally we encourage the patient to ask their doctor about taking the generic alternative.

3. What does the "G" mean on the formulary?

Medication names appearing with (G) are available in a generic version through your local prescription benefit plan. For a greater savings to your healthcare plan, ask your Physician about taking a generic equivalent of your medication.

4. What is the difference between the medications from the United States and those shipped from international sources?

Medications shipped by CanaRx pharmacies meet the strict manufacturing requirements of tier-one countries and are government regulated. Although the drugs you receive may, in limited circumstance, look slightly different or have a different name than what you are used to, for all intents and purposes they are identical. For example, a drug may be a capsule in the U.S. but a tablet in another country.

5. Why is the medication not available?

Your medication may not be available for one of the following reasons:

- Generic drugs are excluded because they usually cost less in the U.S.
- Medications requiring refrigeration are excluded since they may spoil during transit.

• Narcotics and controlled substances are excluded because of safety concerns, as well as, laws and regulations.

• Medications likely to be required right away, such as antibiotics for an infection, are excluded because of the time required to ship them abroad.

• The medication may be available for purchase locally at a lower cost to your health plan.

6. Are there any other medications available that I can take or can be substituted?

When visiting your Doctor ask to review the list of medications for possible alternative. There may be comparable medications available through your program.

7. Why can't I send in a prescription for a new medication, and instead have to fill it locally first?

CanaRx does not supply new to you medications. When taking a new to you medication a local trial is required, in which initial counseling would be received from a local pharmacy. This ensures that you know how to properly take the medication and are aware of possible side effects. The trial also ensures no adverse reactions to the medication and your physician has determined appropriate to continue therapy prior to ordering a 90-day supply.

8. I have questions regarding my medications; is there a pharmacist available to answer my questions?

A pharmacist is available to answer questions, as well as a 24-hour emergency line.

SHIPPING

1. Who pays the shipping costs?

There are no individual shipping charges. All shipping costs are included in the program.

2. What is the standard shipping time?

Please allow 21 business days for delivery of package.

3. Do I have to sign for my package?

CanaRx does not always require signature upon delivery; this may be at the discretion of the US postal Service. They may require a signature on delivery, which is something we cannot request them not to do. All orders from Canada require a signature.

4. How long does a package take to clear customs?

U.S. Customs can hold any package for any length of time. Generally, our orders can take anywhere from 2 to 10 days to clear customs.

5. What if I do not wish to have my medications shipped in the original manufacturer packaging and prefer bottles?

All medications are shipped in the sealed original manufacturer packaging as an added safety feature. If you wish to have medication bottles or child proof caps they can be included in the order at no cost, but the medication will have to be transferred into the bottles upon receipt.