



DUPUIS LANGEN
FINANCIAL MANAGEMENT

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The Wellness Report

A FOCUS ON HEALTH

Generic Drugs - Good for you, good for your plan

You like to save money whenever you can, right? As with other products and services, being a smart consumer also applies to prescription drugs. You may not be aware of this, but generic drugs are typically less expensive than the brand name. That means you could have an opportunity to save the next time you visit the pharmacy to have a prescription filled. Both you and your health plan will reap the rewards!

Request generic drug alternatives and save!

Prescription drugs are generally the most costly element of any health care plan – and these costs continue to soar as drug use increases and new, more expensive drugs are introduced into the marketplace. The next time you need to have a prescription filled, talk to your doctor about prescribing a generic alternative instead of the brand. Or when you are at the pharmacy counter, ask your pharmacist if a generic equivalent is available instead of the brand name drug.* You can take charge of how your prescription drug money is spent just by asking a few simple questions. The savings will add up – for you, your wallet and your drug plan.

What is a generic drug?

'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. Even then, Health Canada¹ must approve the generic drug before it can go to market. 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. The only difference in make-up is their inactive ingredients - the binders, fillers and dyes used to give the drugs their shape and colour. These differences have no effect on the drug's active ingredients or how it works. Despite what you may think about some other generic products – 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 their requirements for that product. Of course, one of the best things about generic drugs is the price – which is usually substantially lower than the brand name drug.*

Cost comparison - Brand name vs. generic drug*

To show you how much costs can vary, here's an example of one of the top-selling prescription drugs on the market today. It's the cholesterol-lowering brand name drug Lipitor and Atorvastatin the new, low cost generic equivalent:

Brand Lipitor	Generic Atorvastatin	Savings
\$85.09	\$46.31	\$38.78

This example is based on 100% drug coverage with a dispensing fee of \$11.99. In this scenario, the savings help to keep your plan costs low. If your plan requires you to pay a percentage of the prescription cost (known as co-insurance or co-pay) - the difference could be money in your pocket!

For instance, if your plan covers 80% of prescription costs and you are responsible for the balance (20%) as shown below, you could save up to \$23.27 by purchasing a three-month supply of the generic drug:

3 month supply	Brand Lipitor	Generic Atorvastatin	Savings
Total	\$231.29	\$114.95	
Insurer 80%	\$185.03	\$91.96	\$93.07
You 20%	\$46.26	\$22.99	\$23.27

Why a three-month supply?

When a drug is taken on a regular basis, physicians often prescribe a three-month supply. That's a good thing because you'll pay only one dispensing fee instead of three. And, don't forget the time you'll save by reducing the number of trips you have to make to the pharmacy for monthly refills.

Prevention is always the best medicine!

Being a smart consumer is one thing, but making healthy lifestyle choices is one of the best ways to improve wellness and reduce drug costs. The steps you take today may reduce the medications you require later on in life. The great thing is – it's never too late to start.

Source: Manulife

*Not all brand drugs have a generic equivalent but it is worth asking the question. In some cases, generic drugs are not cheaper than the brand version. Ask your pharmacist about the least costly alternatives. Pricing is based on the Ontario market and are subject to change. Regional differences may apply.
1. Health Canada, "THE SAFETY AND EFFECTIVENESS OF GENERIC DRUGS", <http://www.hc-sc.gc.ca/index-eng.php>

Quinoa Pilaf with Salmon and Asparagus

Prep Time: 30 minutes
Total Time: 30 minutes
Servings: 4 servings (1 3/4 cups each)



Ingredients

1 cup uncooked quinoa
6 cups water
1 vegetable bouillon cube
1 lb salmon fillets
2 tablespoons butter or margarine
20 stalks fresh asparagus, cut diagonally into 2-inch pieces (2 cups)
4 medium green onions, sliced (1/4 cup)
1 cup frozen sweet peas (from 1-lb bag), thawed
1/2 cup halved grape tomatoes
1/2 cup vegetable or chicken broth
1 teaspoon lemon-pepper seasoning
2 teaspoons chopped fresh or 1/2 teaspoon dried dill weed

Directions

1. Rinse quinoa thoroughly by placing in a fine-mesh strainer and holding under cold running water until water runs clear; drain well.
2. In 2-quart saucepan, heat 2 cups of the water to boiling over high heat. Add quinoa; reduce heat to low. Cover; simmer 10 to 12 minutes or until water is absorbed.
3. Meanwhile, in 12-inch skillet, heat remaining 4 cups water and bouillon cube to boiling over high heat. Add salmon, skin side up; reduce heat to low. Cover; simmer 10 to 12 minutes or until fish flakes easily with fork. Remove with slotted spoon to plate; let cool. Discard water. Remove skin from salmon; break into large pieces.
4. Meanwhile, rinse and dry skillet. Melt butter in skillet over medium heat. Add asparagus; cook 5 minutes, stirring frequently. Stir in onions; cook 1 minute, stirring frequently. Stir in peas, tomatoes and broth; cook 1 minute.
5. Gently stir quinoa, salmon, lemon-pepper seasoning and dill weed into asparagus mixture. Cover; cook about 2 minutes or until thoroughly heated.

Nutritional information 1 Serving:

Calories 420
Total Fat 15g (Saturated Fat 6g, Trans Fat 0g)
Cholesterol 90mg
Sodium 650mg
Total Carbohydrate 37g
(Dietary Fiber 5g, Sugars 6g)
Protein 34g

Source: Tablespoon

Quinoa: The Amazing "Grain"

Over 5000 years ago the Incas cultivated the grain-like seed quinoa as one of their staple crops. Now science has shown that this humble "grain" is actually a superfood! Quinoa is full of phytonutrients, antioxidants AND can even help balance your blood sugar.

You've probably heard that you should eat whole grains, but try the gluten free grain-like seed called "quinoa" instead of wheat. Quinoa provides more amino acids, enzymes, vitamins, minerals, fiber, antioxidants, and phytonutrients than most other grains!

Quinoa (pronounced keen-wah) is not a grain; it is actually a seed and related to the spinach family. When cooked, quinoa is light, fluffy, slightly crunchy and subtly flavored. It actually cooks and tastes like a grain, making it an excellent replacement for grains that are difficult to digest or feed candida (a systemic fungal infection).

Some of the nutrients in quinoa include:

Complete protein. Quinoa contains all 9 essential amino acids that are required by the body as building blocks for muscles.

Magnesium helps relax your muscles and blood vessels and effects blood pressure. Quinoa contains high levels of this vital nutrient.

Fiber. Quinoa is a wonderful way to ensure that you consume valuable fiber that eases elimination and tones your colon.

Manganese and copper. Quinoa is a good source of these minerals that act as antioxidants in your body to get rid of dangerous cancer and disease-causing substances.

Compared to other grains, quinoa is higher in calcium, phosphorus, magnesium, potassium, iron, copper, manganese, and zinc than wheat, barley, or corn.

Studies have shown that quinoa has documented health benefits too!

Quinoa, in its whole grain form, may be effective in preventing and treating these conditions:

- Artherosclerosis
- Breast cancer
- Diabetes
- Insulin resistance

Quinoa has qualities that make it an ideal "grain":

- Quinoa acts as a prebiotic that feeds the microflora (good bacteria) in your intestines.
- Quinoa is easily digested for optimal absorption of nutrients.
- Quinoa is gluten-free and safe for those with gluten intolerance.

Source: Body Ecology



In the News: BC Helps Smokers Quit

The B.C. government has taken steps to help smokers quit. In May, the government re-directed residents to www.quitnow.ca, and announced at least \$15 million in funding for nicotine replacement therapy. Starting Sept. 30, 2011, British Columbians will have the choice of either nicotine gum or patches to help quit tobacco with a free supply for up to 12 weeks, or obtaining coverage of prescribed smoking cessation drugs through PharmaCare.

Currently, QuitNow Services offers British Columbian smokers a confidential helpline (1 877 455-2233) with information available in 130 languages and an online quit community where professional and peer support is available 24/7. As well, quitters can sign up for email quit tips and text messages, join QuitNow's Twitter and Facebook page and explore interactive quit tools and resources at: www.quitnow.ca

Source: Pharmacare