

# Lower prescription drug costs through

Coughlin & Associates Ltd.'s

# PPN

Preferred Provider Network

## WELCOME TO COUGHLIN & ASSOCIATES LTD.'S PREFERRED PROVIDER NETWORK

Did you know that about three-quarters of every dollar of your extended health care plan goes toward the cost of drugs? And, with the demand for health care on the rise, drug costs are expected to increase steadily in the years to come.

One way *you* can reduce health care costs – and save money at the same time – is by using Coughlin's Preferred Provider Network (PPN) of pharmacies the next time you purchase a prescription drug. **Currently, these pharmacies are located only in Ontario.**

As part of your benefit plan, you and your family are automatically eligible to use the Coughlin PPN. The Coughlin PPN entitles you to receive *lower dispensing fees and lower overall drug costs* every time you purchase prescription drugs at any one of the network's participating pharmacies. That means **savings** for you and your family.



## A GROWING NETWORK OF PHARMACIES

The growing number of participating PPN pharmacies span throughout Ontario, with additional pharmacies joining every day.

To find a PPN location near you, visit Coughlin's website at [www.coughlin.ca](http://www.coughlin.ca) and look for the PPN locator at the top right-hand side of the home page. Then, just enter your postal code to find the nearest participating PPN pharmacy location.

## BEGIN SAVING TODAY

Save money on *your* prescription drug costs. Use the Coughlin Preferred Provider Network the next time you purchase prescription drugs.

For more information, please contact our office or visit [www.coughlin.ca](http://www.coughlin.ca).

## HOW THE PPN WORKS

Participating pharmacies of Coughlin's PPN guarantee to limit their dispensing fee to the Ontario Drug Benefit (ODB) program maximum and limit their mark-up on certain drugs. Since the dispensing fee charged by some pharmacies can be as much as 50% higher than the ODB program maximum, PPN pharmacies could mean real cost savings for you and your family.

If your plan provides a pay-direct drug card, simply present your pay-direct drug card at a participating PPN pharmacy throughout Ontario, every time you or an eligible family member fills a prescription.

If your plan does not provide a pay-direct drug card, you will receive a Coughlin PPN card that you simply present at a participating PPN pharmacy throughout Ontario, every time you or an eligible family member fills a prescription.

