

# Your Guide to Medication Savings



"No medicine is effective if not affordable. Sadly, the soaring costs of pharmaceuticals prevent many from obtaining medications that can have a positive, immediate impact on their quality of life. Affordable health care should be available to everyone."

David Zimmer, President The Canadian Pharmacy

**The Canadian Pharmacy** (TCP) is a leading International Prescription Service headquartered in Winnipeg, Manitoba **Canada** committed to promoting affordable health care by dispensing medications in a more cost effective manner.

Since its creation in 2003, The Canadian Pharmacy has helped countless US customers enjoy savings, without sacrificing safety, quality or service. Millions more need help. Help us reach them by spreading the word...

#### there is relief!

The Canadian Pharmacy provides a full range of pharmacy products and services through our dedicated team of licensed pharmacists, experienced doctors and

knowledgeable pharmacy technicians. We hope to form long term relationships with our customers and help them lead longer, healthier lives.

The Canadian Pharmacy's health care team delivers complete, experienced and knowledgeable service.



#### The Problem

Americans pay the highest drug prices in the world. In 2009, global pharmaceutical industry sales were upwards of 600 billion dollars. One country alone, the US, accounted for roughly half of all worldwide revenues. Outrageous prices affect everyone without comprehensive drug coverage including students, average Americans and seniors.

Today, over 40 million US seniors have no health insurance, or are under-insured. The pharmaceutical industry is leaving them, and many other Americans with a hard choice... purchase your medications or put food on your table.

#### Medicare, Part D

On January 1, 2006 the Bush administration introduced a prescription drug coverage program called Medicare Part D. It did not provide a solution for everyone. In fact, in 2006, 20 percent of enrollees reported not filling a prescription because they still could not afford it.

Enrollment is "voluntary", but those who did not join by May 2006 were penalized with higher premiums. Medicare Part D turned out to be so complicated it left most seniors confused. Over 60% of those polled didn't even understand the program. In the end, only one in four seniors signed up after many months of marketing. Medicare Part D is not the answer....

## Medicare Drug Coverage Plans at a Glance

- Your costs consist of both a Monthly Premium and an Annual Deductible.
- Monthly Premiums average \$25 per month or \$300 annually.
- The Annual Deductible (amount you pay before Medicare begins contributing) is \$265 per year.
- This means you must spend \$565 (Monthly Premiums of

\$300 + \$265 Annual Deductible = \$565) before Medicare has paid **any** portion of your drug expenses.

You may decide enrolling does not make good financial sense to you. The Canadian Pharmacy could be a better alternative to maximize your prescription medication budget.

Under Medicare Part D	Medicare Pays	You Pay
Annual Premiums (Average \$25/month)	\$0	\$300
Initial Deductible of \$265	\$0	\$265
25% of annual drug costs between \$265 and \$2400 - Medicare covers 75%	\$1,601.25	\$533.75
100% from \$2401 until your total out of pocket expenses reach \$3850 (not including premiums)	\$0	\$3051.25 <sub>1</sub>
Total cost including premiums (NOT including additional 5% of all further prescription drug costs)	\$1,601.25	\$4,150

<sup>1 \$300 + \$265</sup> deductible + \$533.75 (25% of costs from \$265 to \$2,400)

## **A Brief History of Online Pharmacies**

Many Canadian online or "Internet Pharmacies" started around the year 2000. Run out of local community pharmacies, they were able to serve customers in person and through the mail; a more convenient and private method to obtain medications preferred by those who were unable to visit their local pharmacy because of their health or location.

Too many online pharmacies provide prescription medication without a valid prescription, a **very** dangerous practice. It is essential for patients to consult a physician to make a proper diagnosis and evaluate your suitability to any recommended medications. Canadian pharmacies **only** dispense prescription medications if you have provided a prescription from your physician.

Americans pay the highest drug prices in the world. To

 $<sup>+ $3,051.25 = $3,850 \</sup>text{ out-of-pocket expenses}.$ 

make medications more affordable for US citizens, there have been numerous efforts to legalize the importation of medication from Canada. Importation of prescription medications violates Food and Drug Administration (FDA) regulations and federal law; laws targeted at international suppliers and not usually enforced with consumers. There is **no known case** of a US citizen being charged with importing Canadian drugs for personal use with a prescription; however, the FDA has taken the position that virtually all shipments of Canadian prescription drugs will violate the law.

## **Canadian Internet Pharmacies Today**

Since 2000, Canadian Internet Pharmacies have become much more sophisticated, with global dispensing facilities, improved security of medical information, prompt delivery times, and even lower prices. They offer unparalleled service and products making quality pharmaceuticals much more affordable.

Some companies take advantage of our success. They use misleading marketing strategies (like offering "miracle cures"), make deceptive claims and flood the Internet with SPAM email to advertise their products. These companies survive through immoral and often illegal business practices that victimize unwitting patients. We encourage all patients to thoroughly research their online pharmacy to ensure its legitimacy. Some online pharmacies even fraudulently represent that they are Canadian and are not located in Canada.

All Canadian pharmacies are governed by strict guidelines through provincial regulatory bodies. Prior to ordering, determine whether your pharmacy is licensed and certified by a Canadian regulatory authority. Most pharmacies will present a link to their pharmacy accreditation organizations directly on their website. All legitimate

\*

Canadian Pharmacies will display a valid business address, contact information and require a valid prescription for all prescription products. If you are in doubt, consult your physician.

The Canadian Pharmacy has become a leading Canadian International Prescription Service provider by guaranteeing the accuracy of each medication order though a rigorous quality control process. At The Canadian Pharmacy your safety and peace of mind is a top priority. Your well being, medication and confidential information are safe and secure.

The Canadian Pharmacy provides a safe and secure shopping experience for all customers. Committed to exceeding the standards outlined by leading pharmacy accreditation organizations, The Canadian Pharmacy is actively involved in our industry's future through our commitment to organizations such as CIPA and MIPA.

In addition to being fully licensed by the Manitoba Pharmaceutical Association (MPhA), we are accredited by the following associations:

The BBB OnLine Reliability seal represents our voluntarily



commitment to ethical business practice and customer satisfaction. The seal ensures we have been in business for more than a year, and are committed to work with our customers and the

Better Business Bureau to resolve disputes that might arise.







PharmacyChecker.com Verification Program
-- Seal Pharmacy Profile --

## thecanadianpharmacy.com

Status: Accredited <

Dispenses From Pharmacies In:
Canada Tier 1

#### What does PharmacyChecker-accredited mean?

PharmacyChecker has verified that this online pharmacy meets our Verification Program Accreditation Standards for pharmacy licensure and safe standards of practice. Prescription orders placed on this website are filled by pharmacies that are licensed, lawfully permitted to ship medications, and require a valid prescription. The following online pharmacy standards of practice were verified and are monitored for compliance by PharmacyChecker on an ongoing basis.

- Requires a Prescription
- ✓ International sales of controlled drugs to the U.S. prohibited
- ✓ Meets website security requirements 
  ⑤
- Publishes customer privacy policy on website 6
- → Publishes contact information on website for customer service
- Pharmacist consultation offered to customers
- Quantities marketed on website restricted to a maximum of 3 months' supply at a time
- ✓ Disclosure of pharmacy location to consumer prior to purchase

This accredited online pharmacy processes orders that are filled in pharmacies in the countries listed below. PharmacyChecker has verified the licenses of those pharmacies with the appropriate governmental regulatory authorities.

Canada: College of Pharmacists of Manitoba

The PharmacyChecker Verification Program is an independent and voluntary accreditation program that is open to qualified online pharmacies. It is not associated with or mandated by any governmental body. The laws, regulations, policies and practices governing online medicine sales and domestic and international pharmacy distribution vary from country to country. Find more information about comparative country by country pharmaceutical and regulations.





#### TheCanadianPharmacy

#### provides Norton™ Shopping Guarantee.

Website: www.thecanadianpharmacy.com

Verified: May 08, 2020

Norton Shopping Guarantee enables the best online merchants to provide their buyers an independently guaranteed shopping experience for total peace of mind over their purchase.

When you buy from this merchant, you will receive for FREE:







#### Norton Shopping Guarantee means:

- » This merchant's identity, reputation, experience, financial stability, and ability to honor their sales terms and conditions have been verified.
- » This merchant's performance is monitored on every transaction.
- » The Shopping Guarantee is automatically included with your purchase at no cost and provides you with:
  - \$10,000 Identity Theft Protection

Receive comprehensive assistance and financial coverage if your identity is stolen anywhere online or offline.

- \$1,000 Purchase Guarantee

All terms (returns, refunds, shipping, etc) are independently guaranteed.

- \$100 Lowest Price Guarantee

If the published store price drops, we will pay you the difference, up to \$100.

Some restrictions apply, learn more about these free benefits.

Visit the merchant's website for details on their terms of sale.

#### The Safety Check System is a unique and proprietary



quality control process created right here at The Canadian Pharmacy! Our rigorous approach to patient safety and meticulous attention to detail

guarantees the safety and accuracy of each medication order.

## **Safety and Quality Assurance**

Our Safety Check dispensing process begins with an experienced pharmacist validating the accuracy of your order and the appropriateness of the therapy chosen by your physician. Any inconsistencies result in our pharmacist or Canadian licensed doctor contacting your physician for consultation.

A minimum of three health care professionals review your order at key stages of The Safety Check System. Your completed Patient Health Questionnaire, outlining your



medical history provides our pharmacists and physicians with valuable insights into your current health situation.

To provide our customers additional peace of mind, The Canadian Pharmacy has a strong preference to ship your medications in tamper proof packaging, sealed by the original manufacturer. We provide comprehensive printed counseling information with your medications. One on one counseling with one of our experienced pharmacists is available to every customer.

#### **Brand Name and Generic Products**

The Canadian Pharmacy is committed to providing the highest quality pharmaceuticals. We carry the same brand name and generic products available at your local US pharmacy as well as hard to source medications and products not yet available in the US. In most cases, a more affordable generic version of the product you have been prescribed is available.

Pharmaceutical companies that bring new products to market file patents that grant them exclusive rights to prevent other companies from selling their new product for a certain period of time. Once the patent expires, other companies can also sell the product. These "generic" versions of the original brand name product are usually much more affordable.

Nearly one third of all drugs dispensed are generic. Generics are rigorously evaluated. Comprehensive testing ensures they are equivalent in "comparative bioavailability" to the original product ensuring they can be used as a substitute for their brand equivalents with the same therapeutic results.

Generic drugs have a different appearance from their brand equivalents because trademark laws prevent generics from looking identical to brands. These differences are cosmetic only and do not change the effectiveness of generic products. The key point is that generics are chemically equivalent to their brand name counterparts and have the same therapeutic results.

#### **Global Economics Provide Solutions that Work**

The Canadian Pharmacy is concerned with the quality of all products dispensed from our pharmacies. We **only** dispense products approved for sale in Canada, the US, India, Australia, New Zealand and the United Kingdom; countries with government regulatory bodies responsible for evaluating, approving and monitoring each medication available in that country.

In the US, the Food and Drug Administration (FDA) provides this oversight. In Canada Health Canada's Health Products & Food Branch Inspectorate (HPFB) is the national authority that regulates, evaluates and monitors the safety, efficacy, and quality of therapeutic and diagnostic products available to Canadians. Health Canada has similar guidelines to the United States but also monitors drug pricing and advertising.

India has similar regulatory guidelines to Canada and the US, provided by the Drug Control General India (DCGI). More FDA-inspected manufacturing sites are located in India than in any other country outside the US. Recent estimates tell us that nearly half of drug products available in the US today are already manufactured in India.

The United Kingdom, Australia and New Zealand all have similar approval guidelines to the US and Canada. In the UK, the European Medicines Evaluation Agency (EMEA) and the Medicines and Health Care products Regulatory Agency (MHRA) regulate their industry. The Therapeutic Goods Administration (TGA) provides oversight in Australia and in New Zealand the Medsafe organization serves this function.

Our UK facility operates under the principles of Parallel Trade, sometimes called Parallel Import. Under EU guidelines, if a certain drug product is being sold in one

EU member nation by an authorized distributor, it can be imported and sold by another member nation. All pharmaceutical products imported by the UK must still comply with the rigorous standards of the EMEA and the MHRA, mentioned earlier.

Parallel Trade allows consumers to receive high quality, federally regulated medication at prices well below those found at your local US pharmacy. It is important to remember that The Canadian Pharmacy will only send you medication from outside of Canada with your permission.

The primary reason medications are more affordable in Canada than the US is Canadian government price controls. Our federal government ensures drug companies charge a fair price to Canadians. There are exceptions; in some cases the price of Canadian generic medications may be higher than the US. In many cases, Canadians have access to generics earlier than in the United States. On average, Canadians enjoy a 45% savings over US retail prices.

## Get Started Ordering... and Re-ordering

Prior to processing your first order, each customer is asked to create an account by supplying some basic information on your medical background, current medications, and drug allergies. This process ensures we provide safe and effective health care. We also require the contact information for your prescribing physician if our medical staff has any questions about your prescription.

If you have requested a prescription medication, we will require a written prescription which can be mailed or faxed to us to complete your order.

There are four convenient ways to order from The Canadian Pharmacy. Once you have an account, you can **order online at TheCanadianPharmacy.com** to enjoy the fastest processing and delivery times. Some customers prefer to **order by telephone** by speaking directly with one of our

friendly Pharmacy Technicians. You can also **order by mail** or **fax**.

There are 3 ways to request a refill from The Canadian Pharmacy:

 Call 1.866.335.8064 and a Pharmacy Technician will take your order over the



phone in just a few short minutes.

- Order Online by visiting TheCanadianPharmany.com. Please call our toll free number if you have misplaced your username or password or have questions and need assistance.
- You may submit a refill request by fax using our Refill Form available online at:

#### www.TheCanadianPharmacy/momex/NavCode/ordering

The Canadian Pharmacy will call you 21 days in advance of when we estimate you are due for refills of your medication.

#### **Price Match Guarantee**

The Canadian Pharmacy will provide you with high quality medication at the lowest price available. If you find any



Canadian CIPA accredited Mail Order Pharmacy with a lower price on the same medication and/ or products than we offer, we will match the lower price.

Products must be identical; same manufacturer, same country of manufacture, same pack size, same strength, same quantity...etc. Our Price Match Guarantee ensures that you will always receive the industry's leading prices.

Our guarantee excludes all advertised competitors specials,

clearance items, rebates or coupons. The Canadian Pharmacy does require some form of proof (name of pharmacy, website, etc.) in order to verify the prices of the other pharmacy.

Another way to increase your savings is to refer a friend to our pharmacy. With each referral, we will credit both your account and your friend's account with a \$25 credit to your next order. Our way of saying thanks for helping spread the word!

## **Shipping & Billing**

The Canadian Pharmacy guarantees delivery of your medication order. All orders are shipped promptly and tracking is available for an additional fee. After receiving your complete documentation, your order will be processed promptly and delivered to the address you have specified. Average shipping time is 14 to 21 days.

Ordering through the mail is much more cost effective than visiting your local pharmacy; however, expedited shipping is not available. We suggest having a minimum of 30 days of your medication on hand when placing a refill order to ensure that any delays in delivery will not leave you short.

## **Returns Policy**

The Canadian Pharmacy does not accept returns of any medication that have been dispensed from our facilities. No prescription products are restocked or resold at any time. All prescription returns are destroyed in compliance with FDA, Health Canada regulations and the National Association of Pharmacy Regulatory Authorities (NAPRA).

## **Payment Methods**

We accept personal checks and American Express as well as INTERNATIONAL money Orders. We do not accept VISA, MasterCard or any other credit cards.

Some credit cards have security features preventing charges from outside the US. If a delay in billing results for this reason, we will contact you to approve these purchases by phone with your credit card provider.

Some credit card companies charge an International Service Fee (1% - 5%) for purchases from outside of the country. Please contact your credit card provider to see if these fees apply to you. If so, we recommend paying by check; no service fees are imposed by the banks if you are paying by check, yet!



The Canadian Pharmacy guarantees prompt, secure shipping of your order with optional tracking available.

## Let us show you the savings...

Call The Canadian Pharmacy toll-free at **1.866.335.8064** with a list of your medications and one of our customer service representatives will be glad to demonstrate the potential savings we can offer you.

Medication	Strength	Quantity	US \$/Tab	TCP \$/Tab



#### Resources

## The Canadian Pharmacy

www.TheCanadianPharmacy.com 1.866.335.8064

#### The Manitoba Pharmaceutical Association

www.mpha.mb.ca 1.204.233.1411

#### The Food and Drug Administration (FDA)

www.fda.gov 1.888.463.6332

#### **Health Canada**

www.hc-sc.gc.ca 1.866.225.0709

#### The Center for Drug Evaluation and Research

(CDER) www.fda.gov/cder 1.301.827.4570

## Better Business Bureau (BBB)

www.bbb.org 1.703.276.0100

#### Medicare

www.medicare.gov 1.800.MEDICARE





## Questions?

 $Website: www. The Canadian Pharmacy. com\\ Email: info@The Canadian Pharmacy. com$ 

Phone: Toll Free Phone 1.866.335.8064

Toll Free Fax: 1.866.795.5627 International Phone: 1.204.697.5910 International Fax: 1.204.697.5919

Mail: 103-1780 Wellington Avenue Winnipeg, Manitoba R3H 1B3 Canada

Business Hours:

8 AM – 5 PM Monday - Thursday (CST) 8 AM – 4 PM Friday (CST) Closed evenings and weekends

Until there is a change, there's The Canadian Pharmacy.