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## Special Advisor Offer: Preferred pricing on Drug Compatibility Testing

At RBC Insurance®, we recognize that a one-size-fits-all approach to medication doesn't work. That's why we integrated drug compatibility testing into our Group Benefit Solutions coverage. This test checks for the presence of genetic markers to help predict what medications are the most effective to prescribe for an individual.

### DID YOU KNOW?

In Canada, there are approximately 200,000 severe adverse drug reactions every year. <sup>1</sup> Genetic factors can account for up to 95 per cent of individual variation in drug response. <sup>2</sup>

In partnership with Personalized Prescribing Inc., we began offering this testing in 2018 and have since seen plan members experience better health outcomes and significant reductions in claim duration.

#### What you need to know:

We're pleased to extend this offer to advisors in our network, so you can experience the benefits firsthand. Visit the [dedicated advisor portal](#) to learn more about Drug Compatibility Testing and order your test which includes:

- A discounted rate
- Pre- and post-test consultation with a pharmacist
- A summary report written by a pharmacist which can be shared directly with your doctor
- Online access to your digital report with individual gene-drug interaction information

#### Next steps:

If you see value after trying it yourself, this can be a simple addition to your client conversations, to speak to the positive impact it can have on your clients' business and their employees.

RBC Insurance plan members on a disability claim due to a mental health condition are covered for the cost of this test. <sup>3</sup> And all plan members are eligible for a discounted rate. **Please note**, for your clients to be eligible for reimbursement under their Health Spending Account (HSA), drug compatibility testing must be ordered by a licensed medical practitioner for medical purposes to meet CRA eligibility requirements.

#### Questions?

If you have further questions about how RBC Insurance group benefits can help your clients, please contact your local Group Sales Consultant at 1-855-264-2174.

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<sup>1</sup> Adverse drug events costly to health care system: <https://cpnds.ubc.ca/>

<sup>2</sup> Kalow W, Tang BK, Endrenyi L 1998;8(4):283-289

<sup>3</sup> Subject to plan design (e.g. coinsurance and deductible)