

Your Drug Plan

A prescription for your health

Welcome to your drug program!

Your employer offers you a drug benefit as an investment in your health.

Your plan includes a feature that helps manage the high cost of some medications by only covering the cost of a generic equivalent to the prescribed brand name medication.

Are generic drugs as good as brand name drugs?

Generic drugs have a different name, may physically look different, and be less expensive than brand name drugs but they have fundamentally the same active medical ingredients as their equivalent brand name drugs. Generic drugs use less costly inactive ingredients (i.e. binders, fillers or dyes). The inactive ingredients have no effect on the active drug ingredients, so the generic version of a drug will perform the same way that a brand name version does.

What happens if a generic version doesn't agree with your body?

If you have an allergy or sensitivity to any of the inactive ingredients in a generic drug, Manulife will cover the cost of the brand name drug if your doctor has indicated "no substitution" on your prescription. Manulife will also cover the cost of the brand name drug if no generic equivalent is available. These claim administration rules are important to note if you are using your drug card to pay for your prescriptions.

Choices for claims processing

Your drug plan also includes a unique feature that gives you added flexibility to make choices when filling your prescriptions. Keep these options in mind when you visit your pharmacist.

Option 1 - Submit a claim form and receipts to Manulife

After you purchase your prescription you can submit the receipts and a claim form to Manulife in the mail. If your prescription happens to be for a brand name medication, and you submit a claim using this method, (and your claim is eligible according to the terms of your coverage) Manulife will cover the cost of the brand name drug. The amount you'll be reimbursed will not be reduced, even if a generic version of the drug is available.

Option 2 - Pay-direct at the pharmacy

The pay-direct feature of the drug plan lets you know what's covered by your benefit plan and gives you the convenience of on-the-spot claims processing, so paying for prescription drugs is even easier.

It can also help you do your part in making informed decisions about your health. No matter where you purchase prescription drugs, your confidential drug history is linked to a network of pharmacies across Canada, allowing a pharmacist to warn you about possible drug interactions, too-early refills and duplicate drug therapies.

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Pay-direct is so convenient

- Your pay-direct drug card is accepted at virtually any pharmacy in Canada, from St. John's to Prince Rupert, and everywhere in between.
- Find out in advance what is covered under your plan because your claim is processed electronically while you are at the pharmacy.
- You only pay for expenses not covered by your drug plan. All limits and general provisions of your drug plan apply (see your benefits booklet for more details).
- No more filling out claim forms or saving receipts. You'll save money on postage and won't have to wait for your reimbursement to arrive.
- Plus, pay-direct means fewer phone calls to check on your plan coverage and on the status of your claims.

How it works

- Show your drug card to your pharmacist when you need a prescription filled.
- Your pharmacist will send your claim electronically to our pharmacy benefits manager, ESI Canada, for immediate processing. Based on the message they receive back, the pharmacist will let you know:
 - if the drug you are buying poses a potential health risk based on your prescription history;
 - what is and isn't covered under your plan, or if the drug requires special authorization;
 - what portion you'll need to pay.
- Only those dependants enrolled under your plan can use your pay-direct drug card(s), so it's important to keep your plan administrator informed of any changes.
- Your drug card can be used for prescription drugs or other covered drug products (such as some diabetic supplies). Other health care claims should be sent to Manulife Financial for processing. Claim forms are available online at www.manulife.ca/groupbenefits.

Coordinate benefits with your spouse's plan

Although your pay-direct drug card(s) will only show your name, your spouse will be able to use the card(s) at the pharmacy when filling prescriptions for any covered family member.

If you and your spouse both have family coverage under your drug benefits plans, you can submit claims under both plans to

recover up to 100% of your prescription drug costs. Insurance companies call this Coordination of Benefits (COB)U and here's how it works:

- For your prescription, your pharmacist submits the claim electronically to Manulife.
- For your spouse's prescription, he/she must submit a claim to his/her own plan first.
- For a dependent child's prescription, the parent whose birthday falls first in the year should submit claims to their plan first.*
- Send receipts for any unpaid balance to the other drug plan for reimbursement afterwards.

*COB guidelines were developed by the Canadian Life and Health Insurance Association (CLHIA) and apply to all Canadian group insurance carriers. Additional guidelines exist for parents who are divorced, legally separated, have re-married or entered into a common-law relationship.

*If your spouse also has a pay-direct drug plan, ask your pharmacist about coordinating claim payments for both plans right at the pharmacy.

Keeping your records up-to-date

- If your family status changes (e.g. you get married or have a child), advise your benefits plan administrator immediately so you can be sure your dependants' claims are processed properly and without delay.
- Birthdates are used to confirm dependant coverage, so be sure they are recorded accurately. An incorrect birth date may cause a claim to be rejected.
- Advise us of your Pharmacare Registration Number so your claims will not be held at the threshold limit.
- Coverage for over-age dependant students must be renewed with each school year. An additional card will be issued for the student if they live away from home. You will need to review your benefits booklet to determine the age definition for an over-age student (usually between the ages of 21 and 25). Please inform your plan administrator of student status changes before August 31 of each year to ensure continuous coverage for dependants returning to school.
- Over-age disabled dependants are covered under your plan as long as they meet the disability criteria set out in your plan contract, and they remain fully dependent on you for their care.

Take advantage of these cost-saving tips

- If your prescription is for maintenance drugs such as diabetic supplies, oral contraceptives or other drugs taken regularly on a long-term basis ask your pharmacist for a three-month supply. You'll only be charged for one

dispensing fee and you won't need to return to the pharmacy as frequently.

- Your drug plan allows a reasonable and customary limit on the dispensing fee and drug prices for each claim. Dispensing fees and drugs prices can vary from pharmacy to pharmacy. It pays to shop around for the best price and service to meet your needs.

If you have problems using your pay-direct drug card

In rare instances, computer systems may not be available or a pharmacy may not accept your drug card, preventing your drug claim from being sent electronically. If this happens, you have some options:

- Check the information your pharmacist has on record for you - for instance, the spelling of your name and your date of birth. Your pharmacist's record needs to match exactly what is on Manulife's records for the claim to process automatically. For example, if your pharmacist knows you as "Bob," but your Manulife record says "Robert," then the system will reject your claim.
- Ask your pharmacist to call ESI Canada's Pharmacy Help Desk directly. Most times, the Help Desk can assist in getting the claim processed right at the pharmacy.
- Have the prescription filled and pay the full cost. Then, submit your claim to Manulife Financial for reimbursement. Claim forms are available online at www.manulife.ca/groupbenefits.
- Take your prescription to another pharmacy that accepts pay-direct drug cards, or come back later when the computers are functioning.

Dispensing a larger supply of medication

Your plan covers a 90-day supply of each prescription, or refill.

If you will be leaving Canada for an extended time period (longer than 90 days), then you can contact Manulife's Customer Service Centre (1-800-575-2200) to arrange for a supply of medication sufficient for the time you are away.

Frequency of refilling a prescription.

Your plan will only pay for a refill when two thirds of the original supply has been used.

Example:

The dosage on a 30-day supply of a medication is three pills per day. The pharmacist has dispensed 90 pills. Your plan will not allow a refill until two thirds of the original supply has been taken. Therefore, when your supply reaches 60 pills - or after 20 days of taking the medication - you could get a refill.

Lost or damaged cards

If your card is lost, damaged or stolen, notify your plan administrator immediately. Replacement cards will be issued within 10 days.

If you need to pick up a prescription before you have received your replacement card you should pay your pharmacist for the full cost of the medication and keep the receipts. When you get your new card, fill out a drug claim form, attach the receipts and send to Manulife Financial.

If you leave your job

If you leave your current employer, you will no longer be eligible for coverage.

For general inquiries about your plan (i.e.what coverage you have, what drugs or treatments are covered), contact the plan administrator at your college or university college.

If you have questions about specific drug claims, please call the BC Colleges Benefits Helpline at 1-800-575-2200. Have your plan contract number and plan member certificate number ready.