

Group Benefits

Your Pay-Direct Drug Plan – A prescription for your health



Welcome to your Manulife pay- direct drug plan

Having a pay direct drug plan can 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.

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.
- You can 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.
- Plus, it virtually eliminates the need to make phone calls to check on your plan coverage or 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, Express ScriptsCanada®, for immediate processing.
- The pharmacist will let you know:
 - about potentially adverse drug interactions that may exist based on your prescription history;
 - if the drug prescribed is covered under your plan;
 - if the drug requires special authorization; and
 - what portion you'll need to pay.
- Only those dependants enrolled under your plan can use your drug card, so it's important to keep your plan administrator informed of any changes. (Although your drug card(s) will only show your name, your dependants will be able to use the card at the pharmacy when filling prescriptions for any covered family member.)
- Your drug card can be used for prescription drugs or other covered drug products (such as diabetic supplies).

Maximize coverage available through your spouse's plan

If you and your spouse both have family coverage under two 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).^{*} 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 benefit plan first.
- For a **dependent child's prescription**, the spouse whose birthday falls first in the year should submit claims to his/her drug plan first.
- You and your spouse can send receipts for any unpaid balance to the other drug plan for reimbursement afterwards. (Note: If your spouse also has a pay direct drug card, ask your pharmacist about coordinating claim payments for both plans electronically right at the pharmacy.)

^{*}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 commonlaw relationship

If you have problems using your 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 a couple of options:

- Have your pharmacist call the Express Scripts Canada Pharmacy Help Desk. Most times, they can assist in getting the claim processed right at the pharmacy counter.
- Fill the prescription, pay the pharmacy and submit your claim, along with the original receipt, to Manulife for reimbursement.
- Take your prescription to another pharmacy; or,
- Return to the pharmacy when the computers are back up and running.

Keeping your records up-to-date

If your family status changes (e.g. you get married), advise your benefits plan administrator immediately so you can be sure your dependant's claims are processed properly and without delay. There are two methods for enrolling dependants:

- **Direct Enrolment**, you provide any Coordination of Benefit information at the time of your initial enrolment. Dependants are added to your plan by the pharmacist when their prescriptions are filled.
- **Positive Enrolment**, your dependants are added when you enroll into the plan. Your Manulife drug card can only be used by dependants registered under your plan. That's why it's important to keep your plan administrator informed of any changes.

(Note: 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.) To find out which enrolment method you have, please contact your plan administrator or the person responsible for your group benefits plan.

Take advantage of these cost-saving tips

Generic Drugs

Your prescription starts with your doctor, so ask your doctor to prescribe the best value drug for your needs. A generic drug may be a possible alternative to a name brand (unless medically necessary). Both generic and name brand drugs have the same high quality, safety and effectiveness, however, the cost for generic drugs is usually lower and your plan may cover a higher portion of the cost.

Dispensing Fees

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 doctor to prescribe up to a three-month supply. Having your pharmacist dispense a three-month supply means you will only be charged for one dispensing fee. If you're required to pay a flat dollar amount per prescription, you will only have to pay it once every three months. As well, you will not have to return to the pharmacy as often. On the other hand, if you're trying a prescription for the first time, it's wise to wait. It's important to get a sense for a medication's effectiveness and your reaction to a new drug before requesting a three-month supply.

Your drug card allows for a reasonable and customary limit on the dispensing fee and drug price for each drug dispensed. Dispensing fees and drug pricing can vary from pharmacy to pharmacy so it pays to shop around to find the best price and service to meet your needs.

If you leave your job

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