



GROUP BENEFITS

Your Drug Plan with Generic Substitution

Your health benefit plan has been designed to provide you and your family with financial protection for a variety of medical expenses. In the past, benefit plans provided comprehensive coverage without giving much attention to the associated costs involved. But now, health care costs, especially in the area of prescription drugs, are increasing.

Many external factors contribute to the rising costs of drug benefit plans, including:

- an aging population;
- government cutbacks;
- changes in provincial legislation;
- new, more expensive drugs and new uses for existing high-cost drugs, as well as
- greater consumer awareness.

Contrary to popular belief, these costs are ultimately reflected in the premium paid to the insurance company by employers. As claims increase, so do plan costs. Therefore, managing prescription drug costs is important to everyone.

How do we manage costs?

In light of the need to effectively manage increasing benefit plan costs and provide you with a quality drug plan, your employer has chosen Manulife's drug plan with generic substitution.

Generic substitution helps manage costs by reimbursing lower priced generic drugs and brand name drugs that don't have a generic equivalent. Your Employee Benefits Booklet explains how brand name drugs with generic equivalents are administered.

What are generic drugs?

Generic drugs have a different name and look slightly different, but include the same active ingredients as brand name drugs. They differ in their inactive ingredients, i.e. binders, fillers or dyes. However, these differences have no impact on the drug's effectiveness.

When applying to sell a generic equivalent of a brand name drug, manufacturers of generic drugs must prove that their product is the equivalent of the brand name drug – the active ingredient must be as pure, dissolve in the same manner and be absorbed at the same rate as the brand name drug.

Generic drugs form the core of drug plans for a wide number of medical institutions across Canada, including hospitals and nursing homes. As well, most provincial drug plans reimburse claims at the lowest priced suitable medication listed in the plan. Generic substitution plans provide effective medical coverage and help reduce drug plan costs. In many provinces, pharmacists will automatically dispense the generic alternative as part of their standard practice unless the prescribing doctor has indicated that 'no substitutions' should be made. In such cases, the physician has made a conscious decision to prescribe the brand over the generic.

What do you need to know?

Your drug plan covers generic drugs as well as brand name drugs that don't have a generic equivalent. To ensure your prescription drug purchases are eligible under your drug plan, tell your doctor and pharmacist that you are on a drug plan with generic substitution.

Smart shopping

Your generic substitution drug plan will work best if you are an informed consumer. When your doctor prescribes a drug and when your pharmacist is filling the prescription, ask questions to make sure the drug is covered by your plan. This will provide the best value for your dollar, while helping to manage the overall cost of your prescription drug benefit plan.

Using your drug card

When you show your Manulife drug card, the pharmacist will let you know if certain drugs aren't covered by your plan. Always remember to carry your Manulife drug card with you at all times.

Your claim

You can find out in advance what is covered under your plan because your claim is processed electronically while you are still at the pharmacy.

If your pharmacist cannot verify eligibility of information while you are at the counter (e.g. you were recently married and Manulife's records haven't been updated yet), he or she will give you the necessary receipts to submit the claim directly to Manulife for reimbursement. Claim forms are available on the Manulife Plan Member Secure Site or from your benefit plan administrator.

Helpful hints

Here are some helpful hints to keep in mind the next time you visit your doctor or pharmacist or receive a prescription drug.

At the doctor's office and pharmacy

- Tell your doctor if you are taking other prescription drugs. Some interact with each other and can cause an adverse reaction when taken together.
- Talk to your doctor about any allergies or reactions you've experienced in the past.
- Make sure you understand the instructions on how to take your medication.
- Ask about possible side effects and what to do if you experience them.

If you have a special medical condition such as a drug allergy, consider wearing a Medic Alert bracelet or necklace. Call the Canadian Medic Alert Foundation toll-free at 1-800-668-1507 or visit their Web site at www.medicalert.ca.

When you get home with your prescription drugs

- Take your medication exactly as directed.
- If you forget to take your medication, don't double the next dose. Call your doctor or pharmacist instead.
- Don't share your medication with others or use medication not prescribed for you.
- Finish all your medication unless your doctor tells you not to.
- Don't save a prescription for future use unless your doctor tells you to.
- Mixing certain prescription drugs with alcohol can be dangerous. Ask your doctor or pharmacist.
- Check expiry dates.

For more information

If you have any questions regarding your generic substitution drug plan, please contact your benefit plan administrator, call Manulife Group Benefits Customer Service at 1-800-268-6195 or visit our Web site at www.manulife.com/groupbenefits.

