

For more information

ManuScript is a valuable tool that helps you make informed decisions about your health. For more information about ManuScript services, please contact your benefit plan administrator or the person responsible for your benefit plan.

For more information, call Manulife Group Benefits Customer Service at 1-800-268-6195 or visit our Web site at www.manulife.com/groupbenefits

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GL3430F

 **Manulife Financial**
Helping You Make Better Financial Decisions™

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Coordinate benefits with your spouse's plan

Although your pay-direct benefit 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 pay-direct benefit cards, the pharmacist can coordinate payments electronically at the pharmacy. Here's how it works:

If you and your spouse have coverage under two drug plans:

- 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.*
 - * *If your spouse has a pay direct drug benefit card, the pharmacist can probably submit the claim electronically to the other carrier, before submitting the claim electronically to Manulife.*
- You and your spouse can send receipts for any unpaid balance to the other drug plan for reimbursement afterwards.

If you have problems using your ManuScript pay-direct drug card

In rare instances, computer systems may not be available, preventing your drug claim from being

sent electronically. If this happens, you have a couple of options:

- Have your pharmacist call the Pharmacy Help Desk directly. Most times, the Help Desk can assist in getting the claim processed right at the pharmacy desk.
- Have the prescription filled and pay the full cost. Then submit your claim to Manulife Financial for reimbursement. Claim forms are available from your benefit plan administrator.
- Take your prescription to another pharmacy or come back later to have it filled.

Lost or damaged card(s)

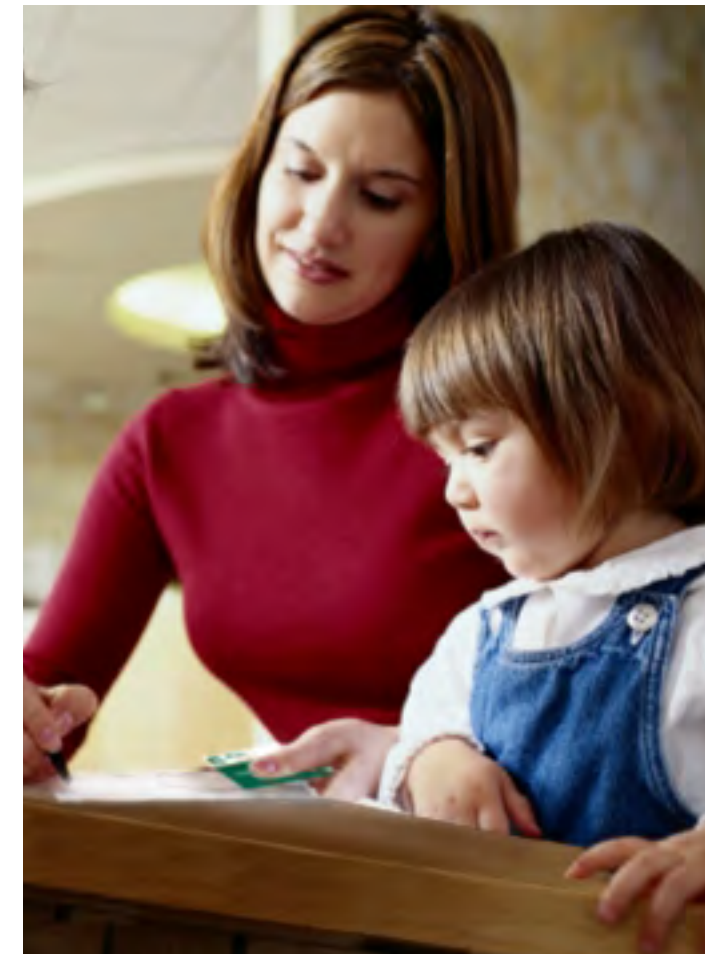
If your card is lost, damaged or stolen, immediately notify your plan administrator or the person responsible for your benefit plan.

If you leave your job

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

 **Manulife Financial**

A prescription for your health



Group Benefits – ManuScript

Welcome to ManuScript and congratulations!

Your employer now offers you the convenience of ManuScript's pay-direct drug benefit...it's truly an investment in your health.

It's more convenient than ever for you to know what's covered by your benefit plan, and it's now even easier for you to pay for your prescription drugs.

And, ManuScript can help you do your part in making more informed decisions about your health. No matter where you purchase your 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.* You can rest assured that your prescription drugs are being dispensed safely with ManuScript.

ManuScript is so convenient

- Your ManuScript pay-direct benefit 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 benefit booklet for more details).
- No more claim forms to complete and no more saving up receipts. You'll save money on postage and won't have to wait for a cheque to arrive.
- You'll be making fewer calls to check on your plan coverage and on the status of your claims.

Talk to your doctor

- Your prescription starts with your doctor, so ask him/her 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 have the same high quality for safety and effectiveness, but the cost for generic drugs is often lower and your plan may cover a higher portion of the cost for generic alternatives.
- 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-months supply. Once stabilized on the drug, you'll only pay for one dispensing fee, won't need to return to the pharmacy as frequently and – if you're required to pay a flat dollar amount per prescription – you'll only pay it once every three months.

What you should know about drug interactions

You may be seeing two doctors for different medical conditions. Without knowing, they may prescribe drugs that may interact and cause an adverse reaction when taken together. That's when ManuScript and your pharmacist can help – he/she will be able to warn you about any potentially dangerous drug interactions and telephone your doctor if needed.

Remember to let your doctor and pharmacist know of any drug allergy. And, if you're taking more than one drug, even over-the-counter drugs, don't be shy about asking for advice.

**not available in Quebec*

Purchase your prescription at the pharmacy of your choice

- Your benefit plan administrator will tell you when you can start using your ManuScript pay-direct benefit card.
- ManuScript has two ways to ensure accurate dependent information.

- **With Direct Enrolment**, you provide Coordination of Benefit information at the time of enrolment and dependants are added to your plan when your pharmacist inputs your prescription. Manulife's exclusive criteria check validates your new dependants behind the scenes.
- **With Positive Enrolment**, your dependants are added to your plan at the time of initial enrolment. Your ManuScript pay-direct benefit card(s) can only be used by dependants enrolled under your plan. That's why it's important to keep your benefits administrator informed of any changes. To find out more about your specific enrolment method, please contact your plan administrator or the person responsible for your benefits plan.
- Show the ManuScript pay-direct benefit card to your pharmacist when you need a prescription filled. Your pharmacist can check for potentially dangerous drug interactions, advise what is and isn't covered under your plan, and what portion you'll need to pay...while you're at the pharmacy desk.
- ManuScript allows a reasonable and customary limit on the dispensing fee and drug price for each claim. Dispensing fees and drug pricing can vary from pharmacy to pharmacy. It pays to shop around to find the best price and service to meet your needs.
- If your pharmacist is having trouble sending us an electronic claim, he/she can call seven days a week to get help submitting your claim.