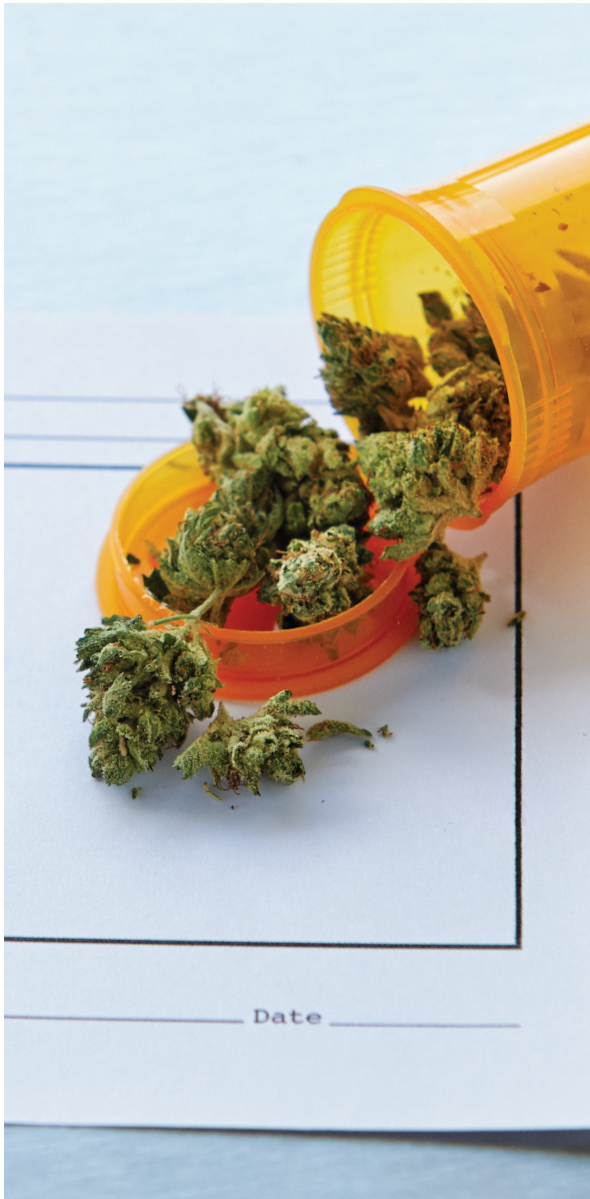


Cutting through the haze of confusion surrounding *medical marijuana*



When doctors authorize the use of medical marijuana, they often only indicate the specific amount to use each day.

But there are hundreds of different strains of medical marijuana available. And those strains can be taken in many different forms – such as dried, capsules, directly through oils, or inhaled using a vaporizer or vape pen.

Patients are left to choose the combination of strain and form that best meets their needs and supports their health condition. With so many options, that can be complicated.

Filling the need for balance

The structure and support available with more traditional, prescription drug treatments has been missing for people who can benefit from medical marijuana. That's needed, so we've partnered with Shoppers Drug Mart Corporation to do something about it.

Our medical marijuana program balances plan sponsor concerns with member needs. It does this by combining responsible access to medical marijuana with ongoing guidance and support. By helping cut through the confusion, we can better support plan members who use marijuana for medical purposes.

Responsible access

Medical marijuana is considered a valid treatment option for specific medical conditions. So, we're helping to make it more accessible for members while putting in place an approval and claims process that helps ensure it's used appropriately and protects your plan's costs.

When applying for coverage, members go through our prior authorization process. Medical marijuana is only covered to help with specific health conditions, and when other medicines have been tried first without success.

Approved members are covered up to the yearly \$2,500 limit we've set for the program. By setting limits, we're helping you manage costs for your plan.

After members are approved for coverage they aren't left to figure out their treatment plan alone.

What's 'medical' about marijuana?

Medical marijuana is marijuana that's meant for use as medicine. You might also hear it called cannabis for medical purposes. Doctors authorize its use to help with specific health needs. Producers are licensed to sell it by Health Canada.

Each strain of medical marijuana is made from one or more of the active ingredients found in a cannabis plant.

Strains used for medical purposes generally have more cannabidiol (CBD) in them than tetrahydrocannabinol (THC). These are the two main active ingredients found in medical marijuana.

Health Canada's Access to Cannabis for Medical Purposes Regulations lay out the rules around medical marijuana use and distribution in Canada.

What do we mean when we talk about strains?

Different kinds of marijuana are called strains. It's easiest to think of strains of marijuana in relation to dog breeds.

Dogs are all part of the same species, but different breeds have different characteristics. The same is true for marijuana.

Each strain can be thought of as a 'breed'. Each breed, or strain of cannabis plant, is developed to produce specific desired traits.

When a new strain is created it's often given a name that speaks to what it looks like, where it comes from, or the effect it has on patients. Sometimes the plants are named by their producers, or sometimes by very creative consumers!



Guidance

Once a member is approved, they get a welcome call from a specially trained pharmacist at the Shoppers Drug Mart Cannabis Care Centre.

The pharmacist asks some questions, so they can advise the member on the strains of medical marijuana that may help their health condition and the different ways to take it. Using their guidance, members can choose the product that best meets their needs and is covered under their drug plan.



Support

Once a member has selected their product, the Shoppers Drug Mart Cannabis Care Centre team arranges to have it delivered directly to their home.

Members then get ongoing support, tailored to fit their individual needs. This includes access to counselling (which includes opioid counselling), education, phone and email support, and help to manage any side-effects and stick to treatment plans.

Important information to keep in mind

Members who are approved for coverage need to buy the medical marijuana over the phone through the Shoppers Drug Mart Cannabis Care Centre. Claims can't be paid through our program if it's bought somewhere else.

Adding coverage for medical marijuana to your plan

To learn more about the program that's available to help you cut through the medical marijuana haze, call or email your Manulife representative.

The Manufacturers Life Insurance Company

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