ESI Canada pharmacy claims
October 3 - 4

ESI Canada experienced a temporary issue with pharmacy claims between 9:00 p.m. ET on Sunday, October 3 and 12:15 p.m. ET on Monday, October 4, when a lower than usual co-payment was applied to purchases made in this time frame. This issue affected all insurers using the ESI Canada pharmacy network. These claims were reversed and corrected by ESI and the pharmacies in the ESI Canada network.

The pharmacies have a standard protocol of contacting customers within 30 days when an adjustment like this is made. The dispensing pharmacy or Manulife will contact the approximately 140 members who are erroneously out of pocket $100 or more. In most cases members will have a small credit available to them for their next pharmaceutical purchase. Manulife records have also been adjusted to ensure plan experience is accurate. If you are contacted by a member, please encourage them to contact their pharmacy first to understand if there is an adjustment available to them. If there is, and they prefer to have this amount refunded rather than applied as a pharmacy credit, they may complete a paper claim form and send it for expedited handling to:

Manulife Financial
Group Claims Department
PO Box 485
Waterloo, Ontario N2J 4A9

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Addressing the income replacement gap for high earners

When it comes to long term disability (LTD) coverage, one of a company’s most valuable resources – their top executives and professionals – are often under-protected. That’s where our new Executive LTD™ program comes in.

Designed to help meet the unique income replacement needs of high-income earners, Executive LTD provides eligible employees with enhanced LTD coverage - without the need for full medical underwriting.

This new approach to Group Benefits LTD protection for executives and professionals works the same as our traditional Group disability product, so it’s not only affordable but easy to administer and easy for plan members to understand.

Executive LTD introduces your qualified plan members to a three-tiered approach to LTD coverage:

- Tier 1 provides coverage up to the non-evidence limit (no medical evidence required).

- Tier 2 offers eligible employees access to an added layer of LTD protection just by answering four simple health questions. We call the process Simplified Issue (SI) and it makes it easier for qualified executives and professionals to access more LTD coverage than would have been possible under a traditional LTD plan without full medical underwriting.

- Tier 3 provides those employees who want even more protection with access to coverage up to the plan benefit maximum. For this level of protection, full medical underwriting is still required.

The program also provides employees with access to a selection of premium executive-class services such as our medical second-opinion service and executive health assessments.

For more information you can download the Executive LTD brochure from our plan administrator website, or speak to your Manulife Financial representative.

Updates to Manulife’s standard contract wording

An amendment to your policy/contract

These notifications of contract changes constitute an amendment to your policy/contract. Please file for future reference.

We continually review our contracts to ensure they reflect the intent of the benefit, changes to provincial coverage, current industry standards and our own administrative practices. Based on a recent review, we are making the following updates to our standard contract wording to align with current administrative practices. These changes will take effect for all new and existing business on January 1, 2011.

The new wording listed below will be reflected in future reprints of your plan documents.

For more information on how these changes affect your group benefits plan, please contact your Manulife Financial representative.

Administration updates

The following updates are being made to clarify our contract wording. These updates will not result in changes to the way we administer your benefits. They will simply help ensure that you have clear information about each of the benefits eligible under your plan and that our contracts reflect current health care industry trends and language.

Definition of actively at work

We’re clarifying the definition of actively at work. Our current definition states that the member must be ‘actively at work for the Policyholder or any Associated Company shown in the Benefit Schedule on a full time basis at the Employee’s usual place of work’. We’re updating this to say ‘the Employee’s usual place of work in Canada’.
Definition of full time basis
Our current definition of full time basis refers to the normal work schedule of at least x hours per week. We’re refreshing this to state a ‘normal work schedule of at least x hours per week for 52 weeks per year including paid vacation’. Full time employees on a Leave of Absence with continuation of benefits will continue to be covered.

Reasonable and customary
Our current definition of reasonable and customary is ‘within the usual range of charges being made by others of similar standing in the area in which the charge is incurred when providing the same or comparable services or supplies’.

This definition is being revised to:
Reasonable and customary means the lowest of:
  a) the prevailing amount charged for the same or comparable service or supply in the area in which the charge is incurred, as determined by Manulife Financial; or
  b) the amount shown in the applicable professional association fee guide; or
  c) the maximum price established by law.

The new definition will not impact how claims are being paid. It represents a more accurate reflection of the administrative process we use today to determine reasonable and customary charges.

Prescription drugs
Our current definition of drugs refers to ‘drugs and medicines’. We’re removing the word ‘medicines’ from this description because all expenses eligible under this benefit have an applicable DIN (Drug Identification Number) and are classified as drugs.

Sexual dysfunction drugs
Sexual dysfunction drugs are not part of our standard drug product but many of our clients have chosen to add this coverage to their benefit program. Administratively, we’ve covered these drugs based on a monthly per pill limit which is no longer applicable based on new medications introduced over the past several years. If your benefits plan covers these drugs with no maximum listed in your contract, we will be including an annual maximum of $1,200 for this benefit.

Dental hygienist
We consider services performed by a dental hygienist an allowable expense and are updating the wording in our contracts to reflect this.

Emergency Travel Assistance
Reference to ‘ManuAssist®’ will be replaced with ‘Emergency Travel Assistance’ as this is how we now refer to our travel benefit.

Extended Health Care - cost shifting
A provision is being included with our contracts so that in the event that services are de-listed by the provincial plan, they will not automatically be covered by your group benefits plan. This gives Manulife the opportunity to better manage the services covered by your plan and your overall costs, and will save you the administrative burden of having to take action in response to such changes.

The new wording is as follows:
In the event that a provincial plan or government-sponsored program or plan or legally mandated program discontinues or reduces payment for any services, treatments or supplies formerly covered in full or in part by such plan or program, this Policy will not automatically assume coverage of the charges for such treatments, services or supplies, but will reserve the right to determine, at the time of change, whether the expenses will be considered eligible or not.

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Group Benefits public page changes to make navigation easier

The Group Benefits public websites have recently been enhanced to make it easier for you and your plan members to navigate and access the information you’re looking for.

Some of the changes for plan administrators and plan members include:

- A single login to the secure sites – simply access Manulife.ca then select “Administrator” or “Member” from under the Group Benefits header to bring you to a custom landing page – no access credentials are required. From the landing page, you can click the link called ‘login/register’ to access the secure site.

- Information related to secure site outages is now placed directly on the secure site login page. This will reduce confusion about site availability since the public site is always available, whereas the secure site is sometimes unavailable due to system upgrades.

To profile the enhancements to your plan members and encourage registration from those who have yet to take advantage of their online benefits solutions, you can request updated secure site marketing materials from your Account Executive. Your Account Executives are also happy to work with you to make suggestions about effective promotional campaigns you can use to help increase plan member secure site registration.

For more information on the following issues, go to www.manulife.ca and under Group Benefits, What’s New, click on Legislative, government and industry updates.

CANADA: As part of the manufacturer’s voluntary recall of this weight-loss drug, Meridia® and apo-sibutramine are no longer available for sale in Canada.

BC: Effective September 7, qualified registrants of the College of Naturopathic Physicians of British Columbia became authorized to prescribe certain pharmaceutical medicines in accordance with the standards, limits and conditions of practice established by the College of Naturopathic Physicians.

MB: Eight new drugs are now be covered through the Manitoba PharmaCare Program, including drugs to treat cancer, diabetes, depression, hypertension, glaucoma, HIV and hepatitis B.

ON: As an update to Ontario’s Drug Reform, Manulife and ESI Canada (our Pharmacy Benefits Manager) have been monitoring pharmacy reaction to the changes in the province, particularly in the area of dispensing fees. Automated adjudication logic has been enabled to ensure correct order of payment for drugs listed under the ODB Limited Use Program – applicable to plan members age 65 and older. You can expect minimal impact since these are practices in place that physicians and pharmacists already follow.

ON: Effective September 1, changes to automobile insurance in Ontario came into effect under the Statutory Accident Benefits. There will be no impact from a Group Benefits perspective.

PEI: Effective September 1 seniors in Prince Edward Island began to see a 25% reduction in their co-pay when they purchase medication under the Provincial Seniors’ Drug Cost Assistance Program. There will be minimal impact to plans with plan members age 65 and older.

PQ: As of August 5, 2010, the provincial health care system began to provide coverage for assisted reproductive treatments. Select prescription drugs related to artificial insemination and IVF were placed on the Régie de l’assurance maladie du Québec (RAMQ) Formulary. Plan sponsors with plan members in Quebec are now required, as per legislation, to cover the cost of fertility drugs that have been added to the Formulary.

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