

Your prescription for a healthy plan





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You recognize the value of your drug plan. Your employer/plan sponsor does too. As drug and health care costs continue to rise, your company is faced with the challenge of providing you with comprehensive, yet cost-effective coverage.

Manulife Financial is pleased to support you and your employer by offering some tips that you can use to reduce prescription drug costs, save money and help keep your plan affordable. Now that's drug \$mart.

Did you know...?

- Prescription drugs account for up to 80% of your health plan's cost.
- The premiums paid by you and your employer are driven up by the rising cost of prescription drug claims.
- You can save on prescriptions and help reduce drug plan costs without compromising the quality of care or service you receive.
- Like with other products, being a "Smart Consumer" applies to prescription drugs as well. You can save a few dollars and at the same time do your part to help manage your drug plan costs.

Cost-\$aving ideas you can use at the doctor's office

Talk to your medical professionals

Your doctor and pharmacist are experts who can help you learn about the medications you may be taking. Be sure to tell your doctor and pharmacist about any known drug allergies, or if you have experienced side effects while taking a certain medication. You may be seeing two doctors for different medical conditions. Without knowing, they may prescribe drugs that interact and cause a bad reaction when taken together. The more information you are able to share, the better equipped they will be to assist you with your health and medication needs. These up-front discussions will help you avoid getting a prescription that is not right for you.

Inquire about generic drug alternatives

Newer drugs just entering the market tend to be more costly than other tried and true therapies that deliver similar results. For instance, generic drugs provide the same therapeutic benefits as brand-name drugs – usually at a lower cost.

Other manufacturers are allowed to produce and sell generic drugs after the brand name drug's patent has expired. Generic drugs have the same active ingredients as brand name drugs, but differ by their inactive ingredients (binders, fillers and dyes). These differences have no effect on the active drug or its effectiveness. However, switching from a brand name drug to a generic alternative could reduce the chances of you being out-of-pocket (based on your drug plan design).

Cost-\$aving ideas you can use at the pharmacy

Shop around for the best price

Dispensing fees and drug costs (including pharmacy mark-ups) vary from pharmacy to pharmacy. Canadian brand drug manufacturers are limited in what they can charge for drugs – pharmacies are not. In Canada, dispensing fees can range anywhere from \$4 to \$16 for each prescription you have filled – up to 1/3 of the average prescription cost. Before filling a prescription, ask how much it will cost. You may discover that it pays to shop around.

Your relationship with your pharmacist, as well as the level and amount of service they provide, are also important factors in finding a pharmacy that meets your needs.

\$ For regular prescriptions, pick-up a three-month supply

Filling your regular prescriptions (such as cholesterol-lowering, blood pressure medication, oral contraceptives, insulin or other drugs taken regularly on a long-term basis) every three months, instead of monthly, reduces the number of dispensing fees you are charged and saves a few trips to the pharmacy.

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 having a three-month supply dispensed.

\$ Pharma-Sense

Since the cost of prescription drugs will vary depending on where you shop, call the pharmacies in your local area. You may discover it pays to take a few minutes to shop around.

\$ The cost of picking up your prescription

Although costs vary depending on where you shop, two factors determine the price of prescription drugs:

Drug Cost (including Pharmacy Mark-up)	Total Cost of the Prescription
Dispensing Fee	

The **drug cost** is the amount a pharmacist pays to buy the drug. A pharmacy **mark-up** refers to any additional amount a pharmacist may charge for a drug, above the original drug or ingredient cost. The mark-up is applied to pay for the costs of running the pharmacy. A **dispensing fee** is the professional fee a pharmacist charges to fill your prescription. The practice in Quebec is to use Usual and Customary pricing methodology; pharmacists do not have to disclose the details as described above.

This comparison uses the cholesterol-lowering drug, Lipitor, to show how much prescription costs vary at four local pharmacies*. For a plan with 80% coverage, you could expect to save up to \$4.58 on a single prescription. And your plan would save even more...

Prescription drug Lipitor*	Pharmacy 1	Pharmacy 2	Pharmacy 3	Pharmacy 4	Savings on a single prescription
Total drug cost	\$208.76	\$219.90	\$225.61	\$231.64	
Member cost 20%	\$41.75	\$43.98	\$45.12	\$46.33	You save: \$1.21 to \$4.58
Plan cost 80%	\$167.01	\$175.92	\$180.49	\$185.31	Your plan saves: \$4.83 to \$18.31

* Pricing comparison courtesy of ESI Canada. Actual costs may differ at the time of purchase.



Cost-saving ideas you can use at home

Take medication exactly as prescribed

Many people skip doses or stop taking their medication when they start to feel better. Not following the instructions provided on your prescription can cause a condition to return – even worsen. In the end, you may have to take the medication longer or take additional medication to get better – all of which increase drug costs and place added strain on your benefits plan.

Make healthy lifestyle choices

A balanced lifestyle includes proper diet, regular physical activity and annual medical check-ups. These choices are vital to your ongoing health and well-being. The great thing about adopting a healthier lifestyle is that it's never too late to start. Steps you take today may reduce the medication you require later on in life. Login to Manulife's Plan Member Secure Internet site www.manulife.ca/planmember* to access **Health eLinks®**. Our online health resource provides you with tools to make healthier life choices. Or, talk to your doctor to learn more.

** If you are not registered click on Register and provide the required information.*

Maximize coverage available through your spouse's plan

If you and your spouse both have family coverage under your 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)* and here's how it works:

If the prescription is for:	First, submit a claim to:	Then, submit any unpaid balance to:
You Your spouse	Your plan with Manulife Your spouse's plan	Your spouse's plan Your plan with Manulife
For dependent children, if YOUR month and day of birth is:	First, submit a claim to:	Then, submit any unpaid balance to:
Earlier than your spouse's Later than your spouse's	Your plan with Manulife Your spouse's plan	Your spouse's plan Your plan with Manulife

If you and your spouse both have insurance company drug cards, ask your pharmacist about coordinating claim payments for both plans 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.*

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