



ManuScript **A benefit plan prescription**



Group Benefits – An investment in the future

Manulife Financial offers Group Benefits

ManuScript is a made-in-Canada, electronic drug benefit management program that provides plan members the convenience of a pay-direct benefit card. Via the ESI Canada electronic network, the pharmacist can determine what and how much is covered while the plan member is standing at the pharmacy desk. This allows the plan member to better understand his/her drug plan coverage. Plan sponsors will be faced with fewer questions from plan members, and they'll have valuable information to help make better plan decisions.

The Manulife advantage/*ManuScript*

- Pay-direct benefit card
 - Coordination of benefits
 - Dynamic maintenance
 - Drug utilization review
 - Drug formularies**
 - Plan performance reports**
 - Flexible plan designs**
- **may be limited based on plan size

Building innovative solutions for tomorrow

Our group benefits expertise, world-class technology and managed care principles deliver unique Canadian pharmacy benefit management solutions that meet today's needs, while building for drug plans of tomorrow.

Manulife has selected ESI Canada as our strategic partner in developing products that can impact rising drug costs. ESI Canada is Canada's leading Pharmacy Benefit Manager (PBM) and is backed by Express Scripts, one of the largest PBMs in the U.S. They have a vast array of experience in building drug benefit cost management solutions. ESI Canada has been able to capitalize on this experience to develop similar products suitable for the Canadian marketplace.

clients a unique benefit plan prescription.

Our promise

Getting the best value is key

- Drug utilization review at the time of claim warns of potentially dangerous drug interactions, too-early refills and duplicate drug therapies.
- *ManuScript* claim reports identify opportunities to improve plan performance and influence plan members' behaviours without compromising their health.**

Flexibility means more choices

- A wide range of optional plan design features can be tailored to meet diverse plan needs.**

ManuScript is convenient

For plan sponsors, convenience means:

- Questions from plan members on coverage and claim status can be almost eliminated.
- The plan administrator will keep fewer claim forms in stock and won't have to manually authorize claims.
- By collecting coordination of benefits information, your plan only pays for eligible family members' claims.

For plan members, convenience means:

- *ManuScript* cards are accepted at virtually every pharmacy in Canada. Drug claims are submitted electronically while plan members are right at the pharmacy desk.
- Pharmacists can tell plan members which drugs are covered, as well as what out-of-pocket expenses such as deductibles or co-payments they owe.
- With a pay-direct benefit card, a plan member's prescription drug history is linked to a network of pharmacies across Canada, regardless of the pharmacy where the drugs are purchased.
- If the pharmacist has any problems in submitting a plan member's claim electronically, they can call the ESI Canada Help Desk toll free 7 days a week.
- Plan members won't need to call to check on the status of claims or to verify what's covered under the plan.
- Plan members won't have to complete claim forms, save receipts, or wait for a cheque to arrive.

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

ESI Canada is the largest health claim management company specializing in innovative and flexible claims adjudication, point-of-service claim utilization review, plan management and reporting, provider network management, clinical programs and research. Drawing on the experience of its parent company, Express Scripts, one of the largest Pharmacy Benefit Managers in the U.S., ESI Canada develops unique solutions for the Canadian marketplace.

Manulife Financial is a leading Canadian-based financial services company operating in 15 countries and territories worldwide. Through its extensive network of employees, agents, and distribution partners, Manulife Financial offers clients a diverse range of financial protection products and wealth management services. Funds under management by Manulife Financial (Manulife Financial Corporation and its affiliated companies) were Cdn\$139.2 billion as at September 30, 2002.

Manulife Financial Corporation trades as 'MFC' on the TSE, NYSE and PSE, and under '0945' on the SEHK. Manulife Financial can be found on the Internet at www.manulife.com

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