



A balanced approach to manage rising costs of pharmacy benefit plans

In today's environment, it's imperative to actively manage drug plan costs to promote sustainable plans valued by plan members. Manulife Group Benefits' multi-faceted approach to pharmacy benefits helps to improve claims management, health management and member engagement – all of which promote health while supporting private drug plan sustainability today and into the future.

Every organization is different, so Manulife does not believe in a one size fits all philosophy. We understand that the needs of plan sponsors vary by region and by size. Manulife applies standard administration practices when processing claims, as well as providing plan sponsors with a broad spectrum of solutions to address the specific needs of your benefit plan.

ENSURING YOUR PLAN ONLY PAYS FOR COSTS THAT ARE ELIGIBLE UNDER YOUR PLAN

- Hospital and Specialty Drug programs
- Enhanced Provincial integration
- Coordination of benefits
- Prior authorization

CLAIMS ADMINISTRATION PRACTICES

- Narcotic drug management
- Management of drug pricing and dispensing fees
- Day supply management
- Pharmacy audits

MANAGED FORMULARIES

- Dynamic Therapeutic Formulary
- Manulife Managed Formulary

OPTIONAL COST MANAGEMENT SOLUTIONS

- Mandatory Generic Substitution
- Trial Prescription program
- Step Therapy
- Preferred Provider Network
- Voluntary generic substitution

MEMBER ENGAGEMENT AND EDUCATION

- Limiting Drug Mark-up
- Managing the frequency of dispensing fees
- Express Scripts Canada Home Delivery service



ENCOURAGE WELLNESS TO PROMOTE A HEALTHY BOTTOM LINE

Our pharmacy benefits approach is backed by the programs and services that encourage and support employee health and wellness – and that’s good for business. A healthy employee population can lead to employee engagement and productivity gains and help control costs. Support for employees who want to lead a healthier lifestyle can have a positive impact on drug plan utilization and should be part of a strategy to support a sustainable drug plan.

As the group benefits industry continues to evolve, plan sponsors are looking for more creative solutions to manage costs. Manulife can provide options and choices to help plan sponsors manage costs in a manner that aligns with the goals and philosophy of their program.

OUR PROMISE

Manulife Group Benefits is committed to helping our clients find solutions to the challenges that threaten the long-term sustainability of their drug plans. We will continue to offer choice and flexibility, combined with appropriate claims administration practices that seek to benefit everyone. Through 2013 and beyond, we will provide updates on our progress and introduce new areas of focus. As a premier health benefit manager, we understand that the health of plan members is key to supporting any successful business.

For more information on our suite of pharmacy benefit management strategies and offerings, please contact your Manulife Group Benefits representative.

