



Provincial pharmacare and your group benefits drug plan

Making the most of your drug coverage

The British Columbia Fair PharmaCare Program is designed to help ease the burden of prescription drug costs for residents. Your group benefits drug plan supplements the coverage provided by your provincial plan and will typically cover eligible drug expenses not reimbursed under the government program. At Manulife Financial, we will process your claims to help ensure that you receive coverage from the province for eligible drug expenses so that you are able to make the most of your available drug coverage.

Here's how it works...

1. Enrol in your provincial pharmacare program. This will avoid delays and help ensure that you receive the maximum financial assistance you are entitled to from the provincial program.
2. Without confirmation of your enrolment in the provincial drug program, Manulife Financial will pay claims up to our established threshold limits. Depending on your age, there are two different claims thresholds. These thresholds provide for accurate claims processing between Manulife Financial and the provincial pharmacare program. *(See the chart for threshold details and how it affects your claims.)*
3. If you reach the threshold and have not yet provided us with confirmation of enrolment, subsequent claims will be rejected until proof of enrolment in the provincial drug program has been submitted.
4. Coverage for eligible drug expenses not covered by the provincial plan will resume once a copy of your confirmation of enrolment has been received.

What is the threshold and how does it affect my claims?

If you are...	and your total annual accumulated drug expenses are...	then...
Under 65 years of age	below \$800	submit your claims to Manulife Financial for processing. Eligible drug claims submitted for reimbursement will be considered.
	\$800 and above	a copy of your confirmation of pharmacare enrolment will be required before further drug claims can be processed.
65 years of age or older	below \$100	submit your claims to Manulife Financial for processing. Eligible drug claims submitted for reimbursement will be considered.
	\$100 and above	a copy of your confirmation of pharmacare enrolment will be required before further drug claims can be processed.

More about provincial pharmacare and Manulife Financial's claims thresholds:

- Provincial pharmacare coverage is an income-based drug benefit program. The program benefits those residents whose income may become seriously affected by high prescription drug costs.
- Each year residents are required to pay a portion of their eligible prescription drug costs. The amount you are required to pay is based on your family's income level and number of dependants. This is your annual pharmacare deductible.
- Your group benefits drug plan may cover most of the cost of your pharmacare deductible.
- Manulife Financial uses claims thresholds to help remind you when you may be eligible to apply for coverage under the provincial pharmacare plan.
- Since everyone's deductible is unique, Manulife Financial sets claims thresholds based on deductibles for the average income.

How do I enrol in provincial pharmacare?

The British Columbia Fair PharmaCare Program allows residents to apply on a lifetime basis. Provincial residents are able to register for coverage online, by telephone or by mail.

Visit www.healthservices.gov.bc.ca/pharme/ or call (604) 683-7151. Within British Columbia, you can call toll-free at 1-800-663-7100. To register by mail, complete, sign, and return the registration and consent form. Forms are available on the website.

How do I let Manulife Financial know that I have enrolled?

Once you have received confirmation of your enrolment, mail a copy to:

Manulife Financial
P.O.Box 1653
Waterloo, ON N2J 4W1

If your plan provides you with access to the Plan Member Secure Site you may logon at www.manulife.ca/groupbenefits and use the **Send A Note** feature to let our Customer Service Centre know that you have enrolled. Be sure to include your confirmation number in your note.

Please include your plan contract number, plan member certificate number and the registration effective date with your confirmation of enrolment. We will update your records accordingly. *(Plan numbers can be found on your benefits card and claim statements.)*

If you submit drug claims by paper for reimbursement, you can include a copy of your confirmation of enrolment with your next claim.

If you have any questions or require more information about how pharmacare works with your group benefits plan, please contact Customer Service at 1-800-268-6195.

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