



Prescription
drugs – why
pay more than
you have to?

Your health benefit plan is designed to provide you and your family with financial protection for a variety of medical expenses, including prescription drugs.

Your prescription drug plan has a cost saving feature known **as mandatory generic substitution**. This plan feature helps manage the costs associated with prescription drugs. If you share in either the cost of your plan or the cost of your prescription, switching to generics may help you save some money!

How does mandatory generic substitution work?

Mandatory generic substitution helps manage plan costs by reimbursing the cost of your prescription drug up to the price of the lowest-priced alternative medication, which is typically a “generic” drug. If the drug you are prescribed is a “brand-name drug,” and there is no alternative or interchangeable drug, your plan will continue to reimburse your prescription based on the level of the brand-name drug.

Here's an example of how mandatory generic substitution can work, assuming an 80% coinsurance is applied to the plan:

	Lipitor 20 mg (Brand-name Drug)	Atorvastatin 20 mg (Generic Equivalent)	Total Plan Member Savings (\$)
One month supply	87.86	24.94	
Your plan pays – one month (80% of lowest cost alternative)	19.95	19.95	
You pay – one month	67.91	4.99	= 62.92



In one year you could save as much as \$755.04.*

What are generic drugs?

“Generic” is the term used to describe a drug product that is equivalent to a brand-name drug. Pharmaceutical manufacturers are allowed to produce and sell generic drugs after the patent on the brand-name drug has expired. Even then, Health Canada must approve the generic drug before it can go to market.

When applying to sell a generic equivalent of a brand-name drug, manufacturers must prove their product equals the brand-name drug. The active ingredients must be as pure. It has to dissolve in the same manner and it must be absorbed at the same rate as the brand-name drug. According to Health Canada, generic drugs have the same active ingredients and are identical to brand-name drugs in dose, strength and how they are taken. They are equally safe and effective.

The only difference in make-up is the inactive ingredients; the binders, fillers and dyes used to give the drugs their shape and colour. These differences have no effect on the drug’s active ingredients or how it works. Despite what you may think about some other generic products, **generic drugs are not lower quality than brand-name drugs.**

In fact, Health Canada requires drug manufacturers to perform tests, both during and after production, to show that every drug batch made meets their requirements for that product. Of course, one of the best things about generic drugs is the price – which is usually substantially lower than the brand-name drug.¹

When filling a prescription – speak up!

In many provinces, pharmacists will automatically dispense the generic alternative as part of their standard practice unless the prescribing doctor has indicated that “no substitutions” should be made.

If your physician has indicated “no substitution” you can ask your pharmacist to dispense the lowest cost alternative – or you can accept the brand-name drug, and pay the difference between the brand-name price and the lowest cost alternative.

What if you can't take the lower cost drug?

In rare instances, an individual cannot tolerate the generic drug, or it is therapeutically ineffective. When this happens, medical evidence can be submitted to support why the brand-drug is being prescribed.

If approved, your prescription will be reimbursed based on the cost of the brand-name drug. A “Request for Approval of-Brand-Name Drug” form is available at www.manulife.ca/planmember and must be completed and signed by a physician. We also recommend that if you have an adverse reaction to a drug, that this be reported to Health Canada at www.hc-sc.gc.ca

¹ Health Canada, “THE SAFETY AND EFFECTIVENESS OF GENERIC DRUGS”, www.hc-sc.gc.ca/index-eng.php

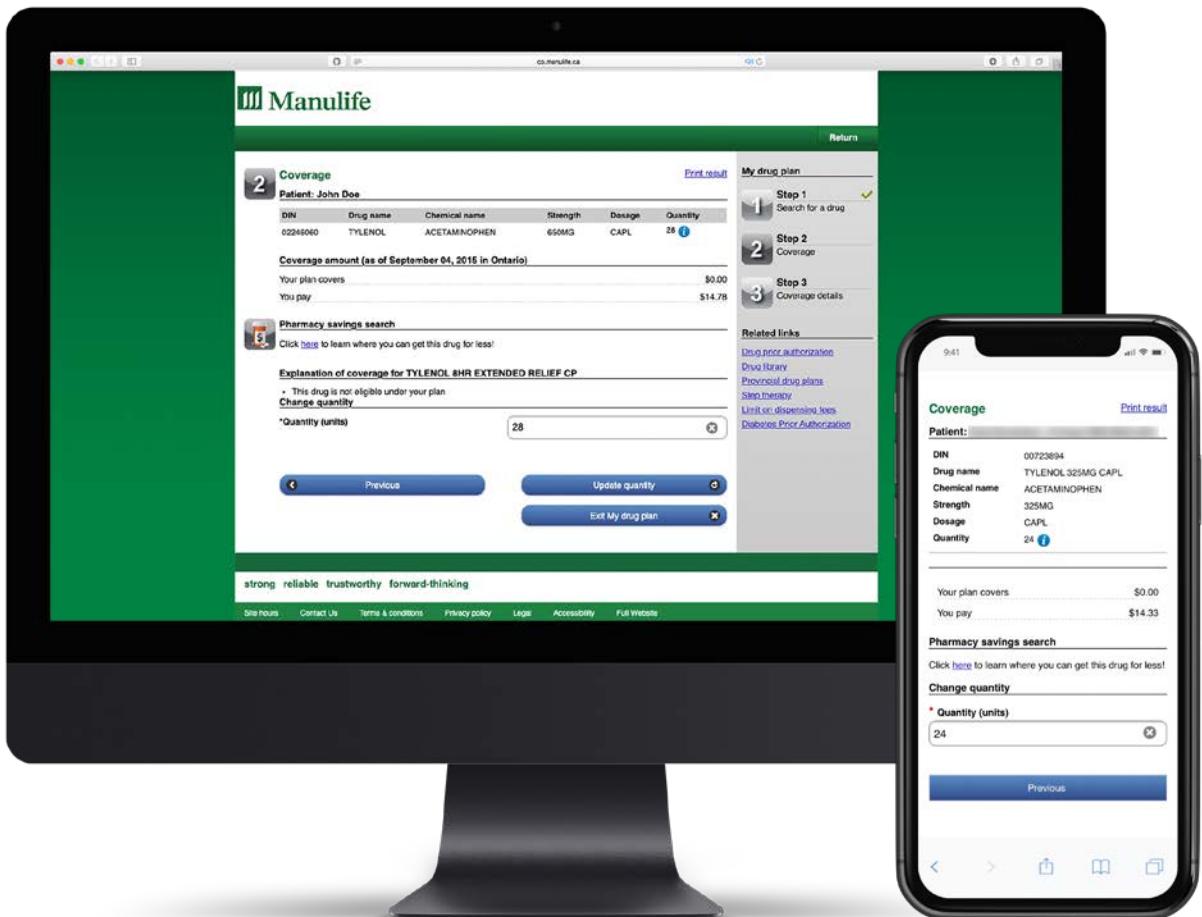
Smart shopping

Mandatory generic substitution will work best if you are an informed consumer, just like shopping for anything. When your doctor prescribes a drug and your pharmacist fills the prescription, let them know that your plan will only reimburse the cost of the lowest priced alternative. This will provide you the best value for your dollar, while helping to manage the overall cost of your organization's prescription drug benefit plan.

My drug plan

My drug plan is a user-friendly online tool with a drug lookup feature that will let you know if a brand drug you are prescribed has a generic that is lower in cost.

This is a great tool to help you manage your out of pocket expenses especially since you have a mandatory generic drug plan. It's easy to use and can be accessed by logging into the Manulife Plan Member Secure Site using your desktop computer or through the Manulife Mobile app.



Helpful hints

Here are some helpful hints to keep in mind the next time you visit your doctor or pharmacist or receive a prescription drug.

At the doctor's office and pharmacy

- Tell your doctor if you are taking other prescription drugs. Some interact with each other and can cause an adverse reaction when taken together.
- Talk to your doctor about any allergies or reactions you've experienced in the past.
- Make sure you understand the instructions on how to take your medication.
- Ask about possible side effects and what to do if you experience them.
- If you have a special medical condition such as a drug allergy, consider wearing a Medic Alert bracelet or necklace. Call the Canadian Medic Alert Foundation toll-free at 1-800-668-1507 or visit their Web site at www.medicalert.ca.

When you get home with your prescription drugs

- Take your medication exactly as directed.
- If you forget to take your medication, don't double the next dose. Call your doctor or pharmacist instead.
- Don't share your medication with others or use medication not prescribed for you.
- Finish all your medication unless your doctor tells you not to.
- Don't save a prescription for future use unless your doctor tells you to.
- Mixing certain prescription drugs with alcohol can be dangerous. Ask your doctor or pharmacist.
- Check expiry dates.



For more information

If you have any questions regarding your mandatory generic substitution drug plan, please contact your benefit plan administrator.