

## Group Benefits

# Benefit Card Frequently Asked Questions

Now you have your Manulife Benefits card, here are some helpful tips for filling a prescription.

### Can I use my Manulife Benefits card outside my province?

Yes, you can. Manulife uses a pharmacy network that's across Canada. It's Express Scripts Canada (ESC). No matter where you buy prescription drugs in Canada, your confidential drug history is linked to this network of pharmacies. It lets the pharmacist alert you to possible drug interactions, too-early refills, or duplicate drug treatments.

### Can I use my Benefits card outside of Canada?

No, your card won't work outside of Canada. Our pharmacy network is only in Canada. If you buy a prescription drug outside of Canada, you'll need to send us a drug claim. You can do it at [manulife.ca/planmember](http://manulife.ca/planmember). You'll need to attach a copy of the original receipt. Or you can ask the person responsible for your group benefits plan.

### What if I'm away for an extended time? How do I get more than 3 months of my prescription?

We understand you may plan to go away for three months or more. So you, or a family member, may need to take regular medications with you. Those are drugs like insulin or blood pressure medications.

You have a couple of options. You can call Manulife. Or you can send us a written request. You, the patient, or the pharmacy can do this.

#### We'll need:

- Your group benefits plan and certificate numbers
- Patient's name
- Drug name and identification number (DIN)
- The amount of time the supply is for

**Important:** We do this as a one-time exception. We only do it for certain drugs eligible under your plan. If we approve the request, you have one month from the approval date to fill the prescription. We don't allow refills until the person has used at least 2/3rds of the prior prescription.



## How do I get a digital Benefits card?

There are a couple of ways.

- Log into the plan member secure site [manulife.ca/planmember](https://manulife.ca/planmember). Under My profile, click My benefits card to see or print your Benefits card.

Or, get your card on the Manulife Mobile app. Just sign in and tap Benefits card to view your card. You can also add it to your digital wallet – Apple Wallet or Google Pay. If you don't have the app yet, you can download it easily from the App Store or Google Play stores.

## Does each family member need a Benefits card?

No, the card only has your name on it. Just be sure to enroll your spouse and your children under your plan. That way the pharmacy can fill their prescriptions using your card.

You can view your digital card from your phone using the Manulife Mobile app. Just sign in and tap Benefits card. You can also view or print your card online from the Manulife Plan Member Secure Site at [manulife.ca/planmember](https://manulife.ca/planmember).

## Can I use my Benefits card to buy prescription drugs from a mail-order pharmacy in Canada?

Yes, you can. Canadian mail-order pharmacies are part of the pharmacy network. You'll need to register with a mail-order pharmacy first. You'll need to give them your group benefits plan and plan member certificate numbers, along with

other personal information such as your name, and date of birth. You'll also need to give your credit card number. They'll need it so you can pay for any amount not covered by your drug plan.

## What if the pharmacy declines my Benefits card?

It's rare, but a pharmacy's computer system may not be available when you fill your prescription. Or, for some other reason, it may not accept your Benefits card.

If this happens, you have options.

- Ask the pharmacist to call the Help Desk at Express Scripts Canada Pharmacy. They can usually get your claim processed right at the pharmacy counter.
- Pay for the prescription and send us a claim. You can do that online at [manulife.ca/planmember](https://manulife.ca/planmember). You'll need to attach a copy of the original receipt.
- Take your prescription to another pharmacy, or
- Go back to the pharmacy when their system is working again.

## What if I lose my Benefits card or it's stolen?

Let the person responsible for your group benefits plan know if your card is lost or stolen. They'll contact Manulife. You can view your digital card from your phone using the Manulife Mobile app. Just sign in and tap Benefits card. You can also view or print your card online from the Manulife Plan Member Secure Site at [manulife.ca/planmember](https://manulife.ca/planmember).

## Is my family's medical information protected?

We take the protection of personal information very seriously. We only collect and use information that's needed to determine a patient's eligibility for benefits and to administer claims. Manulife, as well as all providers in the medical field, must abide by applicable federal or provincial privacy laws. For more information about our privacy policy, visit [manulife.ca/planmember](https://manulife.ca/planmember).

## What if my spouse has drug coverage under another plan?

Let your pharmacist know. If your spouse also has coverage under a drug plan, the pharmacy will automatically coordinate the plans for you electronically. Claims for you should go to your drug plan first. Any unpaid balance can then be sent to the other plan to pay. Claims for your spouse should go to their drug plan first, then your plan. We call this Coordination of benefits. For your children, the spouse whose birthday falls first in the year should send the claim to their plan first. Then, you can send the claim to the other plan to pay any unpaid amount.

## Can I still use my Benefits card after I leave my current employer?

No, not unless there's a special arrangement in place. Your benefits end once you leave your employer. So, your plan doesn't cover you or your family once your coverage ends. If you retire, your benefits might continue if your employer provides drug coverage for retirees.