

FULL-TIME HOURLY ASSOCIATES

EXTENDED HEALTH CARE (MEDICAL)



Feature

Waiting period	90 days
Annual deductible	None
Coverage termination	Retirement

Covered expenses*	Core group benefits plan	Enhanced group benefits plan
Hospital	100% coverage for semi-private room	
Prescription drugs (DTF)**	Managed prescription drugs <ul style="list-style-type: none"> • 80% of Tier 1 drugs • 60% of Tier 2 drugs 	Managed prescription drugs <ul style="list-style-type: none"> • 90% of Tier 1 drugs • 70% of Tier 2 drugs
	<ul style="list-style-type: none"> • \$9.00 dispensing fee cap for drugs purchased through Express Scripts • \$7.00 dispensing fee cap for drugs purchased through other pharmacies • Pay Direct drug card 	
Vision care	<ul style="list-style-type: none"> • 80% coverage • Eye exams, once per 2 calendar years • Prescription glasses/contact lenses, \$300 per 2 calendar years 	<ul style="list-style-type: none"> • 100% coverage • Eye exams, once per calendar year • Prescription glasses/contact lenses, \$400 per 2 calendar years
Out-of-province/Canada Medical Emergency	<ul style="list-style-type: none"> • Coinsurance 100% • Lifetime maximum of \$5,000,000 • ManuAssist – Included 	
Medical supplies and services	<ul style="list-style-type: none"> • 80% coverage for orthopaedic shoes and orthotics • 100% for medical supplies and services 	100%
Private duty nursing	\$10,000 per calendar year	\$25,000 per calendar year
Hearing aids	\$500 every 5 calendar years	
Orthopedic appliances	2 pairs per calendar year	
Orthopedic shoes	1 pair per calendar year	
Paramedical practitioners	80%	100%
Osteopath, Podiatrist, Chiropractor, Naturopath, Massage Therapist, Physiotherapist, Speech Therapist, Acupuncturist	\$500 per practitioner per calendar year up to \$1,000 combined	\$1,500 combined per calendar year
Mental Health Practitioners[†] Clinical Counsellor, Marriage and Family Therapist, Psychoanalyst, Social Worker, Psychotherapist and Psychologist	\$1,000 per calendar year for all mental health practitioners combined	\$1,000 per calendar year for all mental health practitioners combined

DENTAL



Feature

Waiting Period	90 days
Deductible	None
Coverage Termination	Retirement
Dental Fee Guide	Current guide for general practitioners and specialists based on province in which services are rendered (same as current coverage)

Covered Expenses*	Core group benefits plan	Enhanced group benefits plan
Basic and Preventative Services	100% to a maximum of \$2,000 per calendar year combined with Dentures and Major	100% to a maximum of \$1,500 per calendar year
Dentures and Major restorative services	50% to a maximum of \$2,000 per calendar year combined with Basic and Preventative	60% to a maximum of \$3,000 per calendar year
Orthodontics (child and adult)	50% to a lifetime maximum of \$1,500	50% to a lifetime maximum of \$3,000

* Reasonable and customary limits apply

** If you are a Quebec resident, your prescription drug coverage will be subject to and coordinate with RAMQ and other provincial regulations and some coverages are not applicable

† Contact Manulife to confirm coverage amounts in your province



Our approach to prescription drug coverage – What is DTF?

Manulife's tiered system, called **Dynamic Therapeutic Formulary (DTF)**, provides a way to reduce prescription drug costs while still providing coverage for most commonly prescribed drugs. DTF offers two levels of coverage to support your prescription drug needs.

TIER 1

Tier 1 consists of most available prescription medications that are clinically sound and cost-effective, including brand name medications and their generic equivalents. When you and your doctor choose a prescription drug from the Tier 1 list, you will receive a higher reimbursement amount on the prescription – which means more money in your pocket!

Talk to your doctor about how the DTF could save you money. To access the DTF list on your mobile device or computer:

- Sign in to the plan member secure site www.manulife.ca/planmember
- Go to My benefits and select My drug plan
- Select Eligible Tier 1 (DTF) drugs under Related links to view the complete list of drugs eligible on the DTF.

Ultimately, it is up to you and your doctor to determine which drug will best suit your medical needs.

TIER 2

Tier 2 includes all the other drugs covered by your plan that are not listed on the Tier 1 list.

You still have access to coverage for these drugs, however when you and your doctor choose a prescription drug from the Tier 2 list, you will receive a lower reimbursement amount on the prescription.