

How the Prescription Drug Benefit under your retiree extended health insurance policy works with the Ontario Drug Benefit Plan

If you are 65 years of age or older and a resident of Ontario, many of your prescription drugs may be covered by the provincial government, under the Ontario Drug Benefit (ODB) Plan. However, there are still various expenses that are not covered by ODB, including:

- a) A portion of the Drug dispensing fees, which are charged for each prescription by your pharmacy.
- b) A \$100 annual deductible, which comes due every August 1, and is charged by the Ontario government.
- c) Drugs that are not eligible under the ODB drug formulary.

Each year you are charged an annual deductible by the Ontario government. This means you are responsible for the first \$100 of ODB prescription drug purchases, incurred **after August 1**. Once this deductible is satisfied, your ODB Plan will “kick in” and you will only be asked to pay the dispensing fee plus any other portion of the drug cost that is not covered under the ODB Plan.

Every January 1, your insurance plan provides a \$100 benefit to be applied to eligible ODB expenses in the calendar year. Once this \$100 benefit has been paid – on any combination of drugs, the deductible or dispensing fees – you are then responsible for all subsequent ODB expenses until the following January when your plan renews.

In addition to the coverage provided for eligible ODB expenses, your health insurance plan will reimburse eligible expenses for non-ODB covered drugs at 90% of the generic drug cost, including dispensing fees up to \$7 per prescription. Effective January 1, 2011, the total overall policy maximum for prescription drugs is \$1,300 per person per calendar year.

For inquiries regarding your coverage, please call ENCON Group Inc. toll free at 1-800-363-7861

For claims inquiries, please call Manulife Financial toll free at 1-800-268-6195