

New Group Benefits- Managed Prescription Drug Plan (DTF)

Effective January 1, 2022, our new prescription drug plan will use a tiered system called Dynamic Therapeutic Formulary (DTF) to help reduce prescription drug costs while still providing you with meaningful and comprehensive coverage.

Please note, you should always refer to your treating physician or pharmacist for guidance on what prescription drug is the best option for you and/or your dependents.

What is a managed prescription drug plan (DTF)

A managed prescription drug plan, also known as Dynamic Therapeutic Formulary (DTF), is Manulife's tiered approach to providing cost-saving benefits and options for associates.

It encourages associates to talk to their doctors to learn about equally effective, lower-cost medications while ensuring that they still have access to other prescription drugs included in the drug plan.

How the Dynamic Therapeutic Formulary (DTF) works

Our new prescription drug plan will use a tiered system to help reduce prescription drug costs while still providing you with meaningful and comprehensive coverage. This coverage is broken down into two tiers:

- **Tier 1** consists of most available, clinically effective and cost-effective prescription drugs. When you and your doctor choose a prescription drug from the Tier 1 list, you will receive a higher reimbursement amount on the prescription.
- **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.

*Tier 1 and tier 2 lists are updated on a regular basis and are chosen according to the most **recent medical guidelines** used by doctors and hospitals in North America

Generic Substitution

Generic substitution is a list of prescription drugs that are reimbursed based on the least expensive generic alternatives of the drug. Generic substitution applies to drugs from both the Tier 1 and Tier 2 lists.

• Both Tier 1 and Tier 2 drugs include brand name drugs and their generic equivalents

How do I get more information about my current prescription medication?

View a list of drugs included on the **DTF** on myApron (myApron Canada > myHR > Compensation & Benefits > New Group Benefits > DTF List)

Tip: Next time you talk to your doctor or pharmacist tell them about your new benefits plan, and the DTF program