

Your drug plan

and the Dynamic Therapeutic Formulary (DTF)

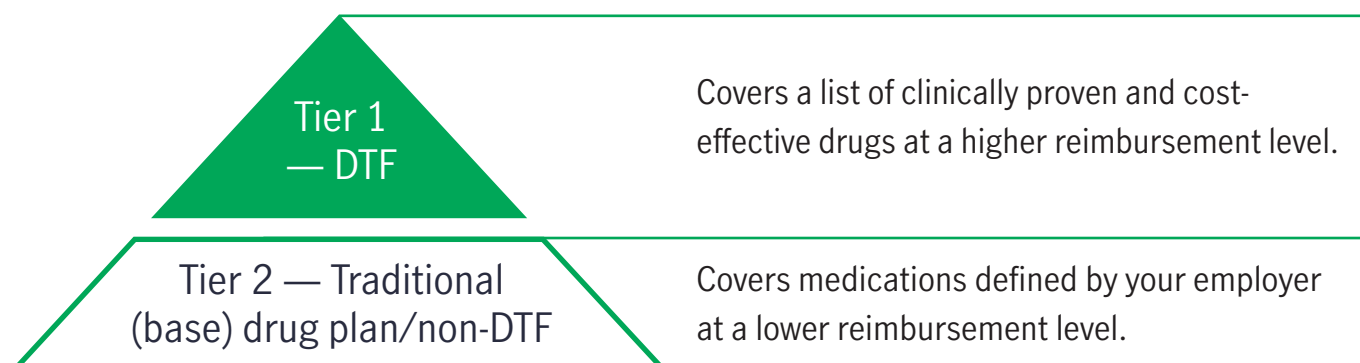
Your drug plan includes a list of drugs — called the Dynamic Therapeutic Formulary (DTF) — that could help save you money at the pharmacy!

Fast facts about DTF

- It's a list of clinically effective and affordable drugs used to treat most medical conditions.
- Drugs are selected by Express Scripts Canada, one of the country's largest pharmacy benefits managers, and the Drug Evaluation Committee using the most up-to-date medical guidelines used by physicians and hospitals across North America.
- New drugs are reviewed and added to the list if they are more clinically effective and less expensive than other drugs to treat the same condition.
- The list is dynamic. Drugs may be added or removed if they're no longer the most clinically sound or cost-effective treatment for that condition.
- The drug plan is based on the lower cost alternative (LCA). If you are prescribed a brand drug, reimbursement will be based on the cost of the LCA when one is available.



How DTF works



DTF is a tiered drug plan for prescription drug coverage with 2 levels of reimbursement:

- Tier 1 = DTF (preferred drugs) paid at a higher reimbursement rate
- Tier 2 = traditional (base) drug plan/non-DTF paid at a lower reimbursement rate

When you're prescribed a drug on DTF, you are reimbursed at a higher amount than your base drug plan – so you save money!

Example: Sarah needs treatment for symptoms of acid reflux. Her doctor can prescribe one of several Health Canada approved drugs to treat her condition. The costs of 2 of the generics are used in this example since the drug plan is based on generic substitution.

Treatment options	Total drug cost	Sarah's drug plan covers	Sarah pays
Esomeprazole 20 mg (generic version of Nexium)	\$200	\$160	\$40
Sarah's base drug plan is reimbursed at 80%.			
Rabeprazole 20 mg (generic version of Pariet)	\$30	\$30	\$0
Sarah's drug plan reimburses drugs on DTF at 100%.			



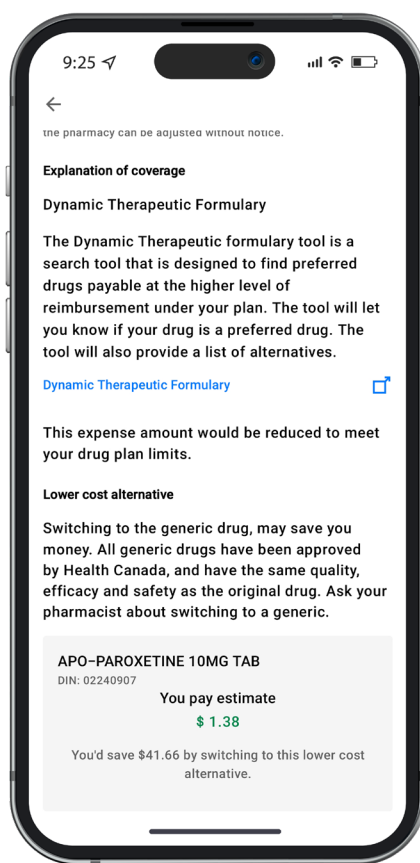
Sarah could save \$40 when she fills her prescription if she is prescribed rabeprazole instead of esomeprazole.

Drug prices are for illustrative purposes only and subject to change. Prices in this example reflect the approximate cost in Ontario based on the manufacturer's list price as of 2025 and exclude pharmacy markups and dispensing fees.

Explore which drugs are covered and how to minimize your out-of-pocket expenses using our online tools.

Check your drug coverage details using the Manulife Mobile app or plan member site. Find out if your drug is covered, excluded or requires prior authorization under your drug plan.

If your medication is covered, you can use the DTF look-up tool to see if your drug is a preferred DTF option or discover alternative drugs that offer the highest reimbursement.



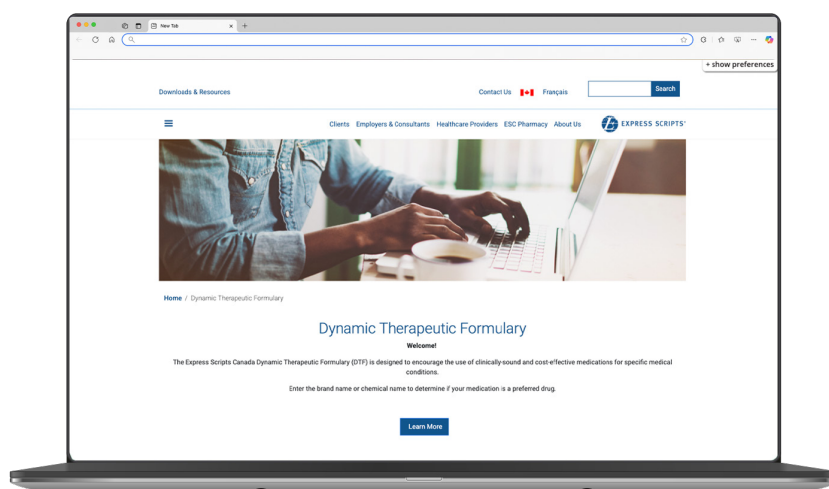
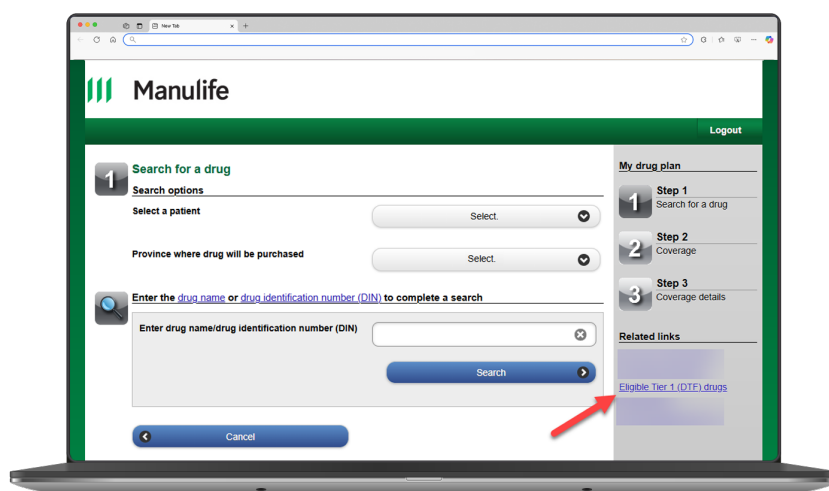
On-the-go access from the Manulife Mobile app

- 1 Log in to the app.
- 2 Click on **Coverage**.
- 3 Choose your name, or that of your family member.
- 4 Select **Drug coverage** (under **Pharmacy**).
- 5 Search for a drug using the drug name or drug identification number (DIN).
- 6 Select **More**.
- 7 Click the link to the **Dynamic Therapeutic Formulary** and follow the instructions.

These resources are designed to help you make informed decisions and help reduce your out-of-pocket expenses. Ultimately, the choice is up to you and your health care provider to determine which drug will best suit your medical needs.

From the plan member site

- 1 Sign in to the plan member site at manulife.ca/planmember.
- 2 Click on **Coverage**.
- 3 Go to **My Drug Plan**.
- 4 Choose your name, or that of your family member.
- 5 Search for a drug using the drug name or drug identification number (DIN).
- 6 If the drug is covered, click on the **Eligible Tier 1 (DTF) drugs** link under **Related links** to access the DTF look-up tool to find out if your drug is a preferred DTF option or discover alternatives drugs that will have higher reimbursement.



Screenshots shown are for illustrative purposes only and the actual product may differ.



Questions?

Log in to the Manulife Mobile app or plan member site to learn more.

Get more health from your benefits.

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