

## ENCON's Health Care Plan - Prescription Drug coverage - pays expenses under the Ontario Drug Benefit

If you are 65 or older, many of your prescription drugs may be covered under the Ontario Drug Benefit (ODB). There are, however, some expenses that are not covered by the ODB, including:

- a) A portion of the dispensing fee charged by your pharmacy for each prescription drug purchase.
- b) A \$100 annual deductible. Beginning August 1 every year you pay the first \$100 of your prescription drug costs before ODB coverage begins.
- c) Prescription drugs, or any portion of a prescription drug cost, that is not covered under the ODB drug formulary.

**Every year, beginning August 1**, you pay an annual deductible under the ODB which is the first \$100 of any ODB prescription drug purchases you make. Once this deductible is satisfied, ODB coverage begins and you only pay for drug costs not eligible under the ODB.

**Every January 1**, your ENCON plan renews. Your prescription drug coverage includes a **\$100 benefit to be paid towards any ODB expenses** you have during the calendar year. This can be any combination of ODB expenses such as: drug costs to satisfy your annual \$100 ODB deductible, other drug costs or dispensing fees not covered by the ODB. Once you have used up this \$100 benefit, you are responsible for any other ODB expenses until your plan renews again the next January.

Your ENCON plan also pays eligible expenses for **non-ODB prescription drugs** at 90% of the generic drug cost, and 90% of dispensing fees up to \$7 per prescription (\$6.30). The total benefit maximum for prescription drugs in 2018 is \$1,700 per person per calendar year.

Also, ENCON's preferred provider, **Alliance Pharmacy**, offers 100% prescription drug coverage, call 1-877-796-7979 or [www.alliancepharmacy.ca](http://www.alliancepharmacy.ca).

**Questions about your Health Care Plan:** please call ENCON Group Inc. toll free at 1-800-387-2037

**Claims inquiries:** please call Manulife toll free at 1-800-268-6195 or [www.manulife.ca](http://www.manulife.ca)