



Benefits Subcommittee of the Administrative Consultative Committee



IMPORTANT PAY-DIRECT DRUG CARD INFORMATION

Your Pay-Direct drug card is a fast and easy way to pay for your eligible prescription drugs. Having a Pay-Direct drug card does not mean all drug claims are covered or that they will be fully reimbursed. If the drug your doctor has prescribed isn't eligible under the plan, it will not be covered. You may want to discuss another option with your doctor before filling this prescription.

Convenient

There are no claim forms to complete and no waiting for a cheque in the mail. All you do is present your card and your pharmacist will send your claim electronically to Sun Life. Sun Life will pay the covered amount directly to your pharmacy so you only have to pay the balance.

Cost-effective

If you do not use the card for all your drug purchases, your reimbursement could be affected due to the pharmacist mark ups on the cost of the drugs. This means you may have to pay more out-of-pocket.

Informative

Your Pay-Direct Drug Plan plays a key role in protecting you from health risks. Connected to an electronic network that tracks your drug claims, your pharmacist will be informed if a drug you are buying could potentially be harmful in light of your health history or other medications you are taking. The pharmacist would then discuss the risks with you and can suggest another medication or consult with your doctor.

Find Out More

Be sure to review your benefit booklet so you understand what the plan covers. Copy of the benefit plan booklet may be obtained from your College's Benefit Administrator.

Additional Cards

If you need another card; simply download and print a paper drug card for yourself or for your covered family members from Sun Life's Plan Member Services website. (www.sunlife.ca/member - You'll need to sign in with your Access ID and password.) The paper drug cards are accepted by all participating pharmacies.

If you do not have access to a computer, contact your College Benefit Administrator who will obtain the additional card(s) from Sun Life.

CO-ORDINATION OF MULTIPLE BENEFIT PLANS

If your spouse also has a benefit plan that includes a Pay-Direct Drug Card, your pharmacist can send claims electronically to both plans at the same time – to make the initial claim and then claim the unpaid balance from the other plan.

If you and your spouse both have dependent coverage, you should submit claims for dependent children to the plan of the parent whose birthday falls earlier in the year.