

**Assure Card
Deferred
Reimbursement**

*Making the most of your
benefits – for plan
members and their
dependants*



Great-West Life

your Benefits Solutions People



Welcome to Assure

***Paying for your prescriptions
has never been so easy***

The Assure Card Deferred Reimbursement is an electronic payment system that provides on-the-spot submission of prescription drug claims at almost any pharmacy in Canada.

It's a convenient, easy-to-use alternative to submitting paper claim forms. Your personalized Assure Card is provided to you as part of your Great-West group coverage, and is administered by our pharmacy benefits manager (PBM) experts.

How Deferred Reimbursement works

Your drug plan specifies thresholds for a dollar amount and time period. When the cost of your prescriptions reaches the dollar threshold or the specified number of days elapses (whichever is earlier), our PBM will automatically reimburse you by cheque or direct deposit.

Our PBM uses your Assure Card to keep track of the cost of your prescriptions and when they are purchased.

Your employee booklet contains the specific details for your plan's dollar amount and time period thresholds.

Using your Assure Card

When filling prescriptions, provide your Assure Card to your pharmacist – before the prescription is filled. Your pharmacist will require the following information:

- name
- address and postal code
- telephone number
- date of birth
- relationship to the plan member
- plan sponsor name (e.g. your employer)
- plan number
- plan member ID number.

Based on this information, your pharmacist is able to confirm your eligibility and drug coverage. You pay the full amount for the prescription and the pharmacist will give you a printout, which shows the amount accumulated toward your plan and the number of days elapsed.

Always provide your card when filling a prescription

For security reasons, pharmacies generally don't share computer systems, even if they're part of the same chain. If you forget your card, you can still have your prescription filled. However, rather than electronically submitting your claim at the pharmacy, you will have to submit an Assure Card claim form, with the receipt, for reimbursement.

Keep your information current

All of your dependants must be registered with your plan administrator to be covered through your Assure Card. Only you can register dependants or update information. Be sure to advise your plan administrator if your address changes, marital status changes, you adopt or have a baby, or if any children are attending university. Inform your pharmacist of any changes to your benefits, or if you have been issued a new Assure Card.

Co-ordinating your family coverage

If you and your spouse both have drug coverage under separate plans, but neither plan pays the full cost for prescription drugs, you may be able to submit claims to both plans and have the total cost covered.

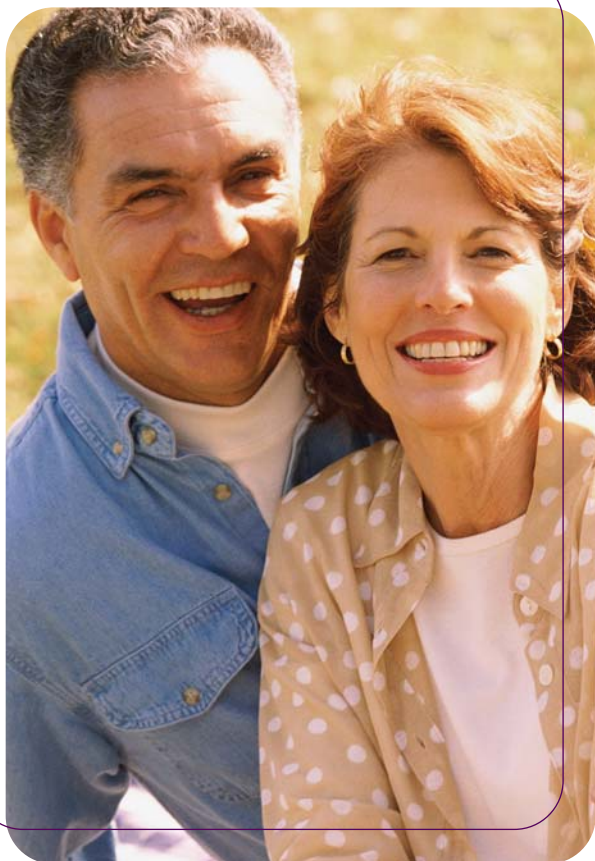
If your spouse's plan offers a drug card

Provide both drug cards to the pharmacist when filling your prescriptions. **If the prescription is for:**

- **you** – ask the pharmacist to submit the claim to your plan first.
- **your spouse** – ask the pharmacist to submit the claim to your spouse's plan first.
- **your dependant** – ask the pharmacist to submit the claim first to the plan of the cardholder whose birthday occurs first in the calendar year.

If your spouse's drug card is deferred reimbursement, pay the pharmacist the full cost of the prescription. The claim will be sent automatically to both card plans. When your plan's dollar or time period threshold is met, you will be reimbursed by cheque or direct deposit.

If your spouse's drug card is not deferred reimbursement, the pharmacist will automatically be paid the portion covered by your spouse's plan. Pay the pharmacist the remaining amount. Your claim will be electronically submitted. When your plan's dollar or time period threshold is met, you will be reimbursed by cheque or direct deposit.





If your spouse's plan does not offer a drug card

Prescriptions for you: provide your drug card to the pharmacist when you have your prescriptions filled. Pay the pharmacist the full amount of the prescription. Your claim will be submitted electronically to Great-West. Submit a claim form and your prescription printout to your spouse's plan for the balance of the prescription cost. When your plan's dollar or time period threshold is met, you will be reimbursed by cheque or direct deposit.

Prescriptions for your spouse: submit the claim to your spouse's plan in the usual manner. Submit the receipt and a completed Assure Card claim form to your plan for the balance of the prescription cost. When your plan's dollar or time period threshold is met, you will be reimbursed by cheque or direct deposit.

Prescriptions for a dependant:

- *If your spouse's month of birth occurs first in the calendar year* – submit a claim for your dependant's prescription to your spouse's plan first. Then submit the receipt and a completed Assure Card claim form to your plan for reimbursement of the balance of the prescription cost. When your plan's dollar or time period threshold is met, you will be reimbursed by cheque or direct deposit.
- *If your month of birth occurs first in the calendar year* – provide your Assure Card to the pharmacist when filling prescriptions for your dependant. Pay the pharmacist the full amount of the prescription. Your claim will be submitted electronically to Great-West. Then submit your prescription printout and a claim form to your spouse's plan for the balance of the prescription cost. When your plan's dollar or time period threshold is met, you will be reimbursed by cheque or direct deposit.

The Assure Card claim form is available from your plan administrator, or visit www.greatwestlife.com. Go to Client Services – group benefits plan member – Forms – Standard claim forms.

The Health Assure Drug Utilization Review Program

It is not always practical or possible to visit the same pharmacist to have your prescriptions filled, however it is important for the pharmacist filling your prescriptions to be aware of your recent drug history. This helps ensure the safety of you and your family, when prescriptions are filled.

That's why your Great-West prescription drug plan provides you and your pharmacist with access to the Health Assure Drug Utilization Review Program.

The Health Assure Drug Utilization Review Program promotes safe and effective use of prescription drugs by reviewing the prescription being filled to help ensure it agrees with the drug manufacturer's recommended use, and will not interfere with other prescriptions you have purchased with your Assure Card.

If a risk is detected, the Assure Health Network issues a warning to your pharmacist indicating the nature of the concern. Your pharmacist is then able to discuss the risk with you and, if necessary, consult your physician.

Common questions

Can I use my card at any pharmacy?

The Assure Card is recognized at any pharmacy linked to our PBM, which includes the majority of pharmacies in Canada. When filling prescriptions at a pharmacy that is not electronically linked to our PBM, or is unfamiliar with the Deferred Reimbursement process, pay the full amount of your prescription up front and submit a paper Assure Card claim form with the receipt to your plan.

What if I forget my card?

You will still be covered by your plan if you forget your card. Pay for your prescription in full, then submit the receipt and a completed Assure Card claim form to your plan.

What if my card is lost or stolen?

Report a lost or stolen card to your plan administrator immediately. For your protection, your card number will be cancelled and a replacement card will be issued. If you find your original card after receiving your new one, return the original card to your plan administrator.

Do I have to use the card to fill my prescription?

No, however, when you use your Assure Card your claim is electronically submitted when your prescription is filled, and you get the added advantage of the Health Assure Drug Utilization Review Program.

Is there a difference in the amount covered using the Assure Card compared with submitting a paper claim?

Maybe. Depending on your plan design and the amount charged by your pharmacist for dispensing and/or additional fees, you may pay more for prescription drugs when you submit paper claims than you would have if you used your drug card. When you use your drug card, you will never pay more for a prescription than you would have if you submitted a paper claim.

Is there a difference in the drugs covered using the Assure Card compared with submitting a paper claim?

No. The drugs covered by your plan are the same whether you use your card or submit a paper claim form. The difference is when you use your Assure Card to fill prescriptions, your claim is electronically submitted.

Why do I have to pay part of the cost of each prescription?

Most drug plans include a co-payment or deductible, or both. That means you and the plan share the cost of your prescriptions.

- A *co-payment* means you pay either a flat amount on each prescription (for example, \$5 each time you get a prescription filled) or a percentage of the cost of the prescription (for example, 20 per cent of each prescription).

- A *deductible* means you pay the full cost of your prescriptions up to a certain amount. For example, if you have a \$100 deductible, you pay the first \$100 of prescription costs. The plan pays after that.

What if my claim is declined?

Depending on your plan design, there may be certain situations when drug claims could be declined.

Your plan may not cover the drug being prescribed.

Often there are equally effective alternative medications available that are covered by your plan. You or your pharmacist may wish to contact your physician to discuss alternatives.

Some drugs may require special authorization.

Some drugs may be covered for specific conditions or circumstances only, and/or in pre-defined amounts. These drugs require special authorization from Great-West before they will be covered.

For prior authorization forms, visit www.greatwestlife.com. Go to Client Services – group benefits plan member – Forms.

For more information, contact Great-West's Group Customer Contact Services at 1-800-957-9777 (TTY Line 1-800-990-6654).

Your prescription exceeds the allowable supply.

Some plans pay for a supply of medication up to a certain period of time, for example 30 or 90 days. If you refill a prescription too soon, or request a large quantity for vacation, your claim may be declined. If you require a larger supply than is covered by your plan, contact your plan administrator to find out what options are available. If your doctor increases your dosage, be sure to get a new prescription. That way, the allowable supply will be adjusted, and your claim will be approved.

How do I change the information on my card?

You should inform your plan administrator of any changes to your address, dependants or any other information that may affect coverage or claims payment.

The most common changes include a change in marital status, the addition of a dependant, or the removal of a dependant who no longer qualifies under the terms of your plan.

Who can I contact for more information?

For questions about your group benefits plan, contact your plan administrator.

If you have any problems with your Assure Card, your pharmacist should call our PBM's toll-free number for assistance. This number is provided to your pharmacist on our PBM's website.

Balancing safety with confidentiality

With the Assure Card and Health Assure, your personal prescription information is completely confidential. For Drug Utilization Review purposes, our PBM will only release information about your claims history and warning notices about possible drug conflicts to your pharmacist. **No information concerning what you are being treated for is ever shared with the pharmacist.**

*You and your family deserve
quality benefits coverage backed
by excellent service, and we at
Great-West understand that.
We are committed to being
your Benefits Solutions People.*



www.greatwestlife.com

Assure Card and Health Assure are trademarks owned by Emergis Inc.

Great-West Life and the key design are trademarks of The Great-West Life Assurance Company.

©The Great-West Life Assurance Company (Great-West Life), all rights reserved. Any modification of this document without the express written consent of Great-West Life is strictly prohibited.