

# Your Benefits Card

Convenient and fast  
drug claim payment



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

Along with approved paramedical services and dental care, your benefits card uses 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. It's provided to you as part of your Great-West group coverage, and is administered by our pharmacy benefits manager (PBM) experts.

## ***Using your benefits card for drug claims***

When filling prescriptions, provide your benefits card to the pharmacist before the prescription is filled. The 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, the pharmacist is able to confirm your eligibility and drug coverage. Our PBM electronically pays the pharmacist the amount covered by your plan. You pay the pharmacist only the portion not covered by your plan, if any.

## ***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 get your prescription filled. However, you will have to pay the full amount of your prescription up front and submit a paper health care claim form with the receipt for reimbursement.

## ***Keep your information current***

All of your dependants must be registered with your plan sponsor to be covered through your card. Only you can register dependants or update information. Be sure to advise your plan administrator of any changes to your address or your marital status, if you adopt or have a baby, or if any of your children are attending university. Inform the pharmacist of any changes to your benefits, or if you have been issued a new benefits 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 drug 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 plan does not offer a drug card***

**Prescriptions for you:** provide your benefits card to the pharmacist when you have your prescriptions filled. Your claim will be submitted electronically to Great-West. Pay the pharmacist the amount not covered by your plan, and submit a claim form and the receipt to your spouse's plan for the balance of the prescription cost.

**Prescriptions for your spouse:** submit the claim to your spouse's plan in the usual manner. Submit the receipt and a completed claim form to your plan for the balance of the prescription cost.

## ***Prescriptions for a dependant:***

- **If your spouse's birthday 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 health care claim form to your plan for reimbursement of the balance of the prescription cost.
- **If your birthday occurs first in the calendar year** – provide your benefits card to the pharmacist when filling prescriptions for your dependant. The pharmacist will automatically be paid the portion of the cost covered by your plan. Pay the pharmacist the amount not covered by your plan, and submit a claim form with the receipt to your spouse's plan for the balance of the prescription cost.

*Claim forms are available on Ozone, from your plan administrator at (613) 580-2424, ext. 47411 or on [greatwestlife.com/GroupNet™](http://greatwestlife.com/GroupNet™) for Plan Members **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 the pharmacist with access to the drug utilization review program.

The 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 benefits card.

If a risk is detected, the Claims Network issues a warning to the pharmacist indicating the nature of the concern. The 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 majority of pharmacies in Canada are linked to our PBM. When filling prescriptions at a pharmacy that is not electronically linked to our PBM, pay the full amount of your prescription up front and submit a paper health care claim form with your 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, and then submit your receipt and a completed health care claim form to your plan.

### ***What if my card is lost or stolen?***

Report a lost or stolen card to Great-West Life immediately, at 1-855-360-4415. 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, contact Great-West.

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

No, however, when you use your card, your claim is submitted electronically when your prescription is filled, and you get the added advantage of the drug utilization review program.

### ***Is there a difference in the amount covered using the benefits card compared with sending in a paper claim?***

Maybe. Depending on the amount charged by the 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'd used your benefits card. When you use your 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 my card compared with sending in 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 card to fill prescriptions, your claim is submitted electronically.

### **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, \$2 each time you get a prescription filled) or a percentage of the cost of the prescription (for example, 10 per cent of each prescription).

*Prior authorization forms are available on [greatwestlife.com](http://greatwestlife.com). For more information, contact Great-West's Group Customer Contact Services at 1-855-360-4415.*

### **What if my claim is declined?**

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 the pharmacist may want 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.
- 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, your claim may be declined. If you require a larger supply than is covered by your plan, contact Great-West 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 that may affect coverage or claims payment.

The most common changes include a change of address, 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 visit the Employee Info section on Ozone or, contact your plan administrator at the City of Ottawa at (613) 580-2424, ext. 47411.

If there are any problems with your benefits card the pharmacist should call our PBM's toll-free number for assistance. This number is provided to the pharmacist on the claims network.

### **Balancing safety with confidentiality**

With your benefits card, 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 the pharmacist. **No information concerning what you are being treated for is ever shared with the pharmacist.**

### **Download DrugHub, our free mobile app that lets you use your iPhone to:**

- Search thousands of medications – ingredients, interactions and side effects
- Set reminders for you and your family to take medications on schedule
- Know when you're running low, when to order refills and more



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

[www.greatwestlife.com](http://www.greatwestlife.com)



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