

THE
ASSURE
CARD™

Making the **most** of your **benefits**

For
Plan Members
and their
Dependants

Great-West

GROUP

WELCOME TO ASSURE

PAYING FOR YOUR PRESCRIPTIONS HAS NEVER BEEN SO EASY

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

It's a convenient, easy to use alternative to submitting claim forms and waiting to be reimbursed. Your personalized Assure Card is provided to you as part of your Great-West group coverage, and is administered by the experts at BCE Emergis eHealth Solutions Group.

USING YOUR ASSURE CARD

When filling prescriptions, provide your Assure Card to your pharmacist – before he or she fills the prescription. Your pharmacist will require the following information about the patient:

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

With this information, your pharmacist confirms your eligibility and drug coverage. BCE Emergis electronically pays your pharmacist the amount covered by your plan, and you only pay your pharmacist 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, but you will have to pay the full amount up front, submit an Assure Card Claim Form, and wait for reimbursement.

Keep your information up to date.

All of your dependants must be registered with your plan sponsor to be covered through your Assure Card. Only you can register dependants or update information. Be sure to advise your plan administrator if your marital status changes, you adopt or have a baby, or if any children are attending university. Also, let your pharmacist know of any changes to your benefits, or if you are 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 DRUG PLAN HAS A DRUG CARD

Prescriptions for yourself: provide both drug cards to the pharmacist when filling your prescriptions. Ask the pharmacist to submit the claim to your plan first. The pharmacist will be automatically paid for the portion of the cost covered by both plans.

Prescriptions for your spouse: provide both drug cards to the pharmacist when filling your spouse's prescriptions. Ask the pharmacist to submit the claim to your spouse's plan first. The pharmacist will be automatically paid for the portion of the cost covered by both plans.

Prescriptions for a dependant: provide both drug cards to the pharmacist when filling your dependant's prescription. Ask the pharmacist to submit the claim first to the plan of the cardholder whose birthday occurs first in the calendar year. The pharmacist will be automatically paid for the portion of the cost covered by both plans.

IF YOUR SPOUSE'S DRUG PLAN DOES NOT HAVE A DRUG CARD

Prescriptions for yourself: use your Assure Card when you get your prescriptions filled. The pharmacist will automatically be paid for the portion of the cost covered by your plan. Pay the pharmacist the amount not covered by your plan, and then submit a claim form and your 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. Then submit the receipt and a completed Assure Card 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 the dependant's prescription to your spouse's plan first. Then submit the receipt and a completed Assure Card Claim Form to your plan for the balance of the prescription cost.

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

The **Assure Card Claim Form** is available from your plan administrator, or visit the Forms section on the Great-West Web site at www.gwl.ca/group



THE HEALTH ASSURE™ Drug Utilization Review Program

It is not always practical or possible to visit the same pharmacist to have your prescriptions filled. We also realize how important it is for the pharmacist filling your prescriptions to be aware of your recent drug history. This helps ensure the safety of you and your family, wherever and whenever 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.

Health Assure promotes safe and effective use of prescription drugs by reviewing the prescription being filled to 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 required, consult your physician.



COMMON QUESTIONS

WHAT IF I FORGET MY CARD?

You will still be covered by your plan if you forget your card. However, you may have to pay for your prescription in full at the pharmacy, then submit your receipt and a completed Assure Card Claim Form for the amount covered by your plan.

The **Assure Card Claim Form** is available from your plan administrator, or visit the Forms section on the Great-West Web site at www.gwl.ca/group

WHAT IF MY CARD IS LOST OR STOLEN?

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

DO I HAVE TO USE THE CARD TO FILL MY PRESCRIPTION?

No, however, using your Assure Card has many advantages. You don't have to complete a claim form and wait for reimbursement. Your claim is automatically processed when your prescription is filled, and you get the added advantage of the Health Assure drug utilization review.



IS THERE A DIFFERENCE IN THE AMOUNT COVERED USING THE ASSURE CARD COMPARED WITH SENDING IN 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 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 Assure Card to fill prescriptions, BCE Emergis pays the pharmacist directly. You only pay the amount not covered under your plan, if any. When you submit a claim form, you have to pay the full amount at the pharmacy and wait for reimbursement.

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% of each prescription).

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- 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 for prescriptions. The plan begins paying after that.

WHAT IF MY CLAIM IS REJECTED?

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

Your plan may not cover that drug.

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

That drug 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.

Prior authorization forms are available on the Forms section of the Great-West Web site at www.gwl.ca/group or for more information, contact your local Great-West Group Customer Contact Services office:

Winnipeg	1-800-957-9777
Toronto	1-800-461-6090
London	1-800-263-5742
Montreal	1-800-663-2817
Sault Ste. Marie	1-800-668-6667



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 rejected. 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, so your claim is not rejected.

If you have any problems with your Assure Card, your pharmacist should call the BCE Emergis toll-free number for on-the-spot assistance. This number is provided to your pharmacist on the Assure Network.

WHOM CAN I CONTACT FOR MORE INFORMATION?

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

Additional information on the Assure Card and Health Assure can be found on the BCE Emergis Web site at www.emergis.com/eHealthCanada

BALANCING SAFETY WITH CONFIDENTIALITY

With the Assure Card and Health Assure, your personal prescription information is completely confidential. BCE Emergis 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.**



Committed to you

At Great-West, we're committed to providing you with superior benefit payment services, and with the flexibility, security and confidentiality you expect and deserve.

The Assure Card is just one way we're satisfying that commitment.

THE
Great-West Life
ASSURANCE  COMPANY

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