

Great West Life Prescription Drug Card

Please present your Pay Direct or Deferred drug card to the pharmacist every time you have a prescription filled. The card gives the pharmacist the information that s/he needs to electronically send your claim to TELUS Health Solutions (Emergis/Assure) for immediate adjudication. The process usually takes less than 10 seconds and is similar to credit card verification.

Advantages

- 1) You do not need to complete a claim form
- 2) Significant reduction in time between filling prescription and receiving payment

Pharmacy Help Desk

Problems rarely arise when a pharmacist submits a claim electronically for adjudication. However, if your pharmacist has difficulty submitting your claim electronically or has questions, they can call the TELUS pharmacy help desk at 1-800-668-1608 for immediate assistance.

Drug Ingredient Cost (DIN)

Your drug plan has drug ingredient cost adjudication which means that pharmacies have a maximum amount that they are able to charge on the drug component of the prescription. Your prescription drug card limits the mark-up that a pharmacy is able to charge as it will not reimburse above what TELUS pays them on the drug component of the prescription.

Prior to the installation of the electronic deferred drug card, pharmacies may have charged more for the drug component. As a result, with the implementation of your new drug card, you may notice a discrepancy in coverage. We encourage you to speak with your pharmacist if you are being over charged on the drug component of the prescription. If the pharmacist does not adjust the price, ask your plan administrator to speak with Great-West Life to get the matter corrected.

Please use the drug card for all of your prescriptions because a pharmacy is not obligated to give you the TELUS price if you do not use your drug card. If you don't use your drug card, you will be responsible for any costs above and beyond the TELUS price file.

Dispensing Fee

Your plan pays the reasonable and customary dispensing fee or the provincially negotiated fee for all pharmacies within a province. If you are being asked to pay more than what TELUS is reimbursing on the dispensing fee component of your prescription, it may be because TELUS does not have current fee details for that store. It is up to the store to update their information with TELUS. The store can call the Pharmacy Help Desk (listed above) for instructions on how to update their fee. If you have problems with a pharmacy around fee issues, please speak with your plan administrator who will speak with Great-West Life.

Co-insurance

Your plan has a co-insurance component on prescription drugs. That means the net amount of your reimbursement will be the DIN *plus* the dispensing fee *minus* the co-insurance.

Example: Your prescription drug costs \$20 for (DIN and dispensing fee together) and your plan has a 20% coinsurance. This means that your plan will reimburse 80% of the prescription. As a result:

Great-West Life drug card will reimburse: \$16

You are responsible for: \$4

BC Pharmacare has a Special Authority program that covers the cost of some specialty and expensive medications. Eligibility is reviewed on an individual basis. **You must register with Fair Pharmacare to be eligible and your doctor must submit a special authorization request form to Pharmacare in order for the medical to be covered.**

The Process:

Step 1

- Your Doctor will ask if you are registered for PharmaCare
- If you are NOT, register for Fair PharmaCare online at www.health.gov.bc.ca/pharmacare or by phone 604-683-7151
- If you are, proceed to next step

Step 2

- Your doctor applies to PharmaCare for Special Authority on your behalf. Most doctor offices will have the appropriate forms but if not, please go to www.health.gov.bc.ca/pharmacare. Note: All forms MUST be completed by a licensed physician and faxed to the number on the form.

Step 3

- PharmaCare notifies your doctor of their decision in writing. You can request a copy of the decision from your doctor or PharmaCare directly. When submitting your drug claim to the insurance company, you may be required to submit PharmaCare's decision.

Step 4

- Fill your prescription. If your application is approved, PharmaCare will cover all or a portion of your drug cost (once your PharmaCare deductible has been satisfied).
- PharmaCare's approval is only valid for a specified amount of time