

Importance of Using Your Pay-Direct Drug Card

As part of the Extended Health Care benefits offered to you by the University of Saskatchewan, you are provided with a pay-direct drug card to use at pharmacies when getting prescriptions filled. With the pay-direct drug card, no claim forms are required. The pay-direct drug card must be presented to the pharmacist when you purchase eligible prescription drugs anywhere within Canada. The pharmacist will submit your claim for the covered amount electronically to Sun Life.

It is important to use this drug card when getting your drug prescriptions filled as this will impact what is charged back to Sun Life, and what you may have to pay out of pocket if you choose not to use the drug card.

When filling a prescription, the pharmacy charge consists of two components: the drug ingredient cost and the pharmacy's dispensing fee.

- If a pharmacy submits a drug claim where the ingredient cost is higher than the set limit, Sun Life only pays the pharmacy up to the set limit. However, under the terms of the agreement with drug benefit solutions system Sun Life uses, the pharmacy is not allowed to pass on those extra costs (called the drug up-charge) for the drug ingredient to you if you use the drug card.
- However, if a pharmacy's dispensing fee is higher than the set limit, the pharmacy may pass on those extra costs to you. In Saskatchewan, the current dispensing fee limit is \$11.40 (as of September 2015. This fee is subject to change). If you are unsure what the dispensing fee is at the pharmacy you use, just ask your pharmacist.

Important

If you choose not to use your pay-direct drug card at the pharmacy, when you submit your claim for reimbursement, you will be required to pay any drug up-charge if there is one. As well, because the dispensing fee is not broken out on drug receipts, the adjudication system uses a pre-calculated average as the limit, which is under the current set limit noted above. This may result in the entire claim not being reimbursed in full.

To avoid these out-of-pocket expenses, we recommend you always use the drug card.

Note: Diabetic supplies will not be reimbursed through the pay-direct drug card and must be submitted through the either the mobile app (using the image upload feature) or by paper.

Replacing Pay-Direct Drug Card

If you have lost or misplaced your pay-direct drug card, please contact Sun Life to request a new one. They can be contacted at 1-800-361-6212. You will need to provide your policy number (150798), as well as your member ID (same as your employee ID which can be found on your pay statements). You can also print a temporary paper drug card from your Sun Life account online. Go to www.mysunlife.ca to login to your account. Click on "My coverage", then on the right hand side of the screen you will see a link to "Print drug card". You can use this while waiting for your drug card to arrive from Sun Life.

Your drug card can also be accessed through Sun Life's mobile app. Download the app onto your smart phone and log in using your Access ID and password. On the app, you can view your coverage and recent claims, submit a claim and access your drug card.