



## Your Pay-Direct Drug plan – it's *easy*

Your Pay-Direct drug card is a fast and easy way to cover your eligible prescription drugs. No claim forms to complete. No waiting for a cheque in the mail. All you do is present your card, and your pharmacist will send us your claim electronically. Sun Life Financial pays the covered amount directly to your pharmacy so you only have to pay the balance.

Need another card? No problem! You can simply download and print a paper drug card for yourself or your covered family members from our Plan Member Services website. (You'll need to sign in with your Access ID and password.) You can even use the paper card on the reverse side of this page. Our paper drug cards are accepted by all participating pharmacies.

### Working for you

Here are some tips to ensure your drug card works well for you and your family.

- Always carry your drug card with you and present it to the pharmacist when you drop off your prescription. If your pharmacist does not accept drug cards (most pharmacies across Canada accept them), you will need to pay for the prescription yourself and then submit a paper claim with your original receipt.
- If you get a new drug card or there are changes to your benefit plan, be sure to let your pharmacist know. The pharmacist keeps a separate computer file for each individual patient, so ask him or her to update the files for all your family members at the same time.
- All drug cards issued for you and your family will show your name as cardholder. When your family members present the card to the pharmacist, they will need to indicate their relationship to you as primary cardholder.

*cont'd on reverse*

### If your spouse has a benefit plan with a drug card

If your spouse also has a benefit plan that includes a Pay-Direct Drug card, your pharmacist can send claims electronically to both plans at the same time – to make the initial claim and then claim the unpaid balance from the other plan. (This is called *coordination of benefits*.)

If you and your spouse both have dependent coverage, you should submit claims for dependent children to the plan of the parent whose birthday falls earlier in the year first.

## Working for you *cont'd*

- If you have family coverage, it's important to notify your plan administrator about any life event changes (i.e. marriage, new child, your spouse loses their own coverage), or any changes to your dependents' information. Remember to include dependent children attending a post-secondary school who still need to be covered.
- It's vital that birthdates for you and your family are correct both at your pharmacy and in your benefit records. This information acts like a PIN number linking all information together to process your claim, so if a date is incorrect it could result in the claim being declined.

## Know your plan

Having a drug card doesn't mean all drug claims are covered or that they will be reimbursed at 100%. Your benefit plan covers a list of drugs that have been determined by Sun Life Financial in consultation with doctors, pharmacists and your drug card provider. If the drug your doctor has prescribed isn't on the list for your plan, it won't be covered. You may want to discuss another option with your doctor before filling this prescription.

Be sure to review your benefit plan booklet so you understand what your plan covers.

## Your pharmacist's role

Your pharmacist plays a valuable role in helping to manage drug care and protecting you from health risks.

Your Pay-Direct Drug plan also plays a key role. Connected to an electronic network that tracks your drug card claims your pharmacist can identify if a drug you are buying could potentially be harmful in light of your health history or your other medications. They will then discuss the risk with you and can suggest another medication or consult with your doctor.

It's important that you work together with your benefits administrator and your pharmacist to ensure the plan works the best it can for you.

## Protecting your privacy

At Sun Life Financial, protecting your privacy has always been important to us. We need to collect, use and disclose personal information to administer your benefits and process your claims. When you give us information about you and your family, you can be assured that it is collected, used or disclosed only for purposes we have told you about and for which you have given us your consent, or as permitted by law.

## Got a question?

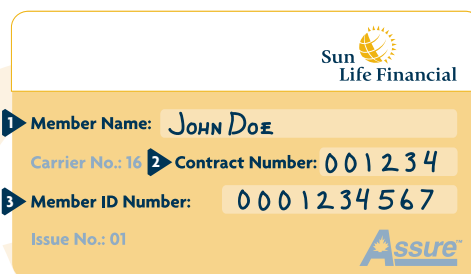
To get information about your Pay-Direct Drug plan or other eligible plan benefits, call our Customer Care Centre at 1-800-361-6212.

Customer Care Representatives are available any business day between 7:00 a.m. and 8:00 p.m. (EST).

## How to complete this drug card

- 1 Clearly print your name.
- 2 Fill in your contract number. If it has less than six digits, fill in the empty spaces with zeros at the beginning of the number as shown in the example.
- 3 Fill in your Member ID number. If it has less than ten digits, fill in the empty spaces with zeros at the beginning of the number as shown in the example.

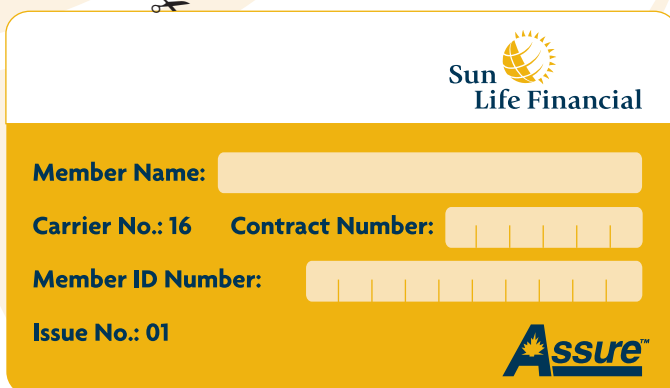
If you are unsure of your contract or Member ID numbers, ask your plan administrator for assistance.



The example drug card shows the Sun Life Financial logo at the top right. Below it, the member information is filled in as follows:

- Member Name: JOHN DOE
- Carrier No.: 16
- Contract Number: 001234
- Member ID Number: 0001234567
- Issue No.: 01

The Assure logo is at the bottom right.



The blank drug card template features the Sun Life Financial logo at the top center. Below it, there are four rows of input fields:

- Member Name: [ ]
- Carrier No.: 16    Contract Number: [ ][ ][ ][ ][ ][ ]
- Member ID Number: [ ][ ][ ][ ][ ][ ][ ][ ][ ][ ][ ]
- Issue No.: 01

The Assure logo is at the bottom right.

Use of this card authorizes the following to exchange information for the purposes of underwriting, administration, audit, paying claims and patient safety: Sun Life Assurance Company of Canada, any person or organization who has relevant personal information about me, my spouse or dependents including: the pharmacy through which this card is used, health care practitioners, institutions and insurers, and any person performing services for Sun Life Assurance Company of Canada. If I am a spouse or a dependent, my claims information will be shared with the plan member for the purposes of claims payment and benefit management.