

EMPIRE LIFE PAY-DIRECT DRUG PLAN



The Empire Life Pay-Direct Drug Plan

Drug coverage is an integral part of your Empire Life extended health benefit plan. With a pay-direct drug plan, you'll know immediately whether a particular drug is covered under your plan and how much the plan pays. Subject to plan provisions, you may be responsible for some out of pocket expense.

How the pay-direct plan works

When filling a prescription, simply present your benefit card along with your prescription to the pharmacist. This serves as your drug claim submission. The advantage of this process is that you do not need to send your prescription receipts to Empire Life and wait for reimbursement.

The benefit card is recognized in all provinces and is accepted by the majority of registered pharmacies across Canada. However, there may be circumstances where you have to pay for the prescription upfront. If you need to pay for the prescription, complete and submit a claim form (available from www.empire.ca, plan administrator and plan member websites) along with the original pharmacy receipt(s) to Empire Life for processing.

Your benefit card

Plan Member name ◦ — Your Name

Carrier ID ◦ — Carrier ID: 90 Drug Group: 999999

◦ Plan Sponsor name or logo — EMPIRE PLAN ABC COMPANY

◦ Drug Group number — 999999

Policy: 88888 Division: 888
Certificate: 888888888

Emergency Travel Coverage
Allianz Global Assistance ID: 9094
US/CAN: 800 321-9998 Int'l collect: 519 742-2800

EXPRESS SCRIPTS™

A benefit card for you

When a pharmacist inputs the certificate number and the group number into the pharmacy system, your eligibility and drug plan coverage status is confirmed by the pharmacist. Your prescription is then processed.

A benefit card for you and your family

You will receive two benefit cards. When you enrolled in your employer's group benefit plan, you included information about all your dependants. When a pharmacist inputs the certificate number and the drug group number into the pharmacy system, you and your dependants' eligibility and drug plan coverage status will be confirmed by the pharmacist. Your prescription is then processed. It is important that your plan administrator is advised of any changes to your coverage, including if you have a new dependant, to ensure drug claims are processed accurately.

What if my benefit card is lost or stolen?

In the event of theft or loss, report the loss immediately in writing to your plan administrator. They will advise Empire Life, who will arrange for a replacement benefit card. A replacement benefit card can also be downloaded from our plan member website.

Coordination of Benefits (COB)

The Canadian Life and Health Insurance Association (CLHIA) has set guidelines for the method of determining who is the first payor when two spouses have health care coverage through their employers. If you and your spouse are each covered by separate benefit programs, you may coordinate reimbursement of your claim payments. Coordination of Benefits (COB) enables you to submit your claims to both plans and obtain reimbursement for up to 100% of total claim costs. Your COB program will determine primary and secondary payors and will identify duplicate health coverage.

Any questions?

Should you have any questions about your pay-direct drug plan, please contact your plan administrator.

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G-0004-ENG-02/15

