

# Pay-Direct Drug Card

The Pay-Direct Drug Card is a great feature that is included in your benefit plan. With the drug card, you no longer have to complete a claim form or wait for reimbursement. Simply present the card to your pharmacist and they will send your drug claim electronically to Sun Life Financial. If the drug cost is higher than the amount eligible under your plan, you will simply pay the balance to the pharmacy at the point of sale.

Sun Life will mail your card to your home address. If you've recently moved, update your address in [MyProfile.usask.ca](http://MyProfile.usask.ca).

## Your Drug Plan

The university's benefit plan covers prescription drugs up to \$2,000 per person, per calendar year for you and your eligible dependents. Most prescription drugs are eligible, provided they:

- Require a prescription by law.
- Are approved by the Federal Drug Information Division's Health Protection Branch.
- Have been assigned a drug identification number (DIN).
- Are dispensed by a licensed pharmacy.

Mandatory generic substitution is a feature of your drug plan which means you will be reimbursed for prescription drugs up to the lowest priced (usually generic) equivalent. You can still purchase the brand-name drug, but your reimbursement will be based on the lowest-price equivalent.

There may be valid medical reasons for not substituting your brand-name drug with the lowest priced equivalent. If so, you and your doctor will need to complete the Drug Exception Application form. If approved by Sun Life, the plan will cover the cost of the drug up to the maximum allowable amount under the plan.

## For More Information

Sun Life Customer Care  
Monday - Friday 8 am-8 pm ET  
1-800-361-6212

## Using your Drug Card

- Show your card at the pharmacy when you drop off your prescription.
- Advise the pharmacy of your new drug card and have them update their files for you and your dependents.
- Most pharmacies across Canada will accept your drug card. If they don't, you'll need to pay for the prescription and submit a claim to Sun Life Financial.

## Coordination of Benefits

- If your spouse also has a benefit plan that includes a drug card, your pharmacy may be able to send claims to both plans at the same time. Confirm with your pharmacy if this option is available to you.
- If your spouse does not have a benefit plan that includes a drug card, submit your spouse's claim to the spouse's plan first and then to your plan for the remaining balance.
- If you and your spouse both have dependent coverage, submit claims for dependent children to the plan of the parent whose birthday falls first in the year.