Pay Direct Drug Card

The following information has been compiled in relation to the proposed “Pay Direct Drug Card”. Voting on this proposed plan will take place at the Annual General Membership Meeting on October 12, 2011. Please refer to the Power Point Presentation “YusApuY Employees and a Prescription Drug Card” and review the Q & A below before the Annual General Membership Meeting.

Q - Why are we having this vote right now?
A - YusApuY members have asked YusApuY to investigate the possibility of a Pay Direct Drug Plan.

Q - Can YusApuY members opt to either sign on to the Pay Direct Drug Card or continue with the existing plan?
A - No, the plan that achieves the highest number of votes at the Annual General Membership meeting will be the one that is adopted.

Q - If YusApuY members vote to accept the Pay Direct Drug Card, do we maintain the benefits we currently have?
A - No, there are significant differences between our current plan and the Pay Direct Drug Card plan.

Q - If my pharmacy charges more than the $8.00 dispensing fee per medication as noted in the Pay Direct Drug Card plan, will I be reimbursed?
A - No, you will be responsible for the difference in dispensing fees over the $8.00 cap. For example, if you take a prescription to Shoppers Drug Mart and pay a dispensing fee of 11.99, you will be responsible for the amount not covered by the plan - in this case - you will pay $3.99 out of pocket.

Q - What are some examples of dispensing fees charged by local pharmacies?
A - Here are some examples of commonly used pharmacies -
  - Shoppers Drug Mart - $11.99
  - Rexall/Pharmaplus - $11.99
  - Fortinos - $10.49
  - Costco - $4.99
  - Honest Ed's - $10.
  - Price Chopper - $9.50
  - Food Basics - $8.45

Costco was the only prescription provider that had a dispensing fee lower than the $8.00 cap under the Pay Direct Drug Card Plan.

Q - If prescriptions for multiple medications are being filled simultaneously, are there also
multiple dispensing fees?
A - Yes, there is a dispensing fee charged for each prescription filled.

Q - If your preferred pharmacy will not accept the Pay Direct Drug Card, how can you submit your claim?
A - If your pharmacy does not accept your card, you can still submit your claim for reimbursement using the current paper submission process.

Q - If your doctor prescribes a brand name product, will the Pay Direct Drug Card plan pay for it?
A - If there is a ‘generic’ drug available for your prescription, the pharmacy will automatically substitute the generic drug. If you or your doctor insist on the brand name drug you will not be reimbursed for the difference in price between the generic product and the brand name.

Q - Fertility drugs are not covered under the Pay Direct Drug Card plan. Is Viagra considered a fertility drug?
A - No, Viagra is covered up to a maximum of $1,200 per year.

Q - Why can’t we have a Pay Direct Drug Card plan with the identical benefits that we currently have under Sunlife?
A - At the moment, this is the plan in place for three other York employee groups and is the only plan that the employer has made available to YusApuY. Any changes to this plan would have to be negotiated with the employer through the contract negotiation process.

Q - When I retire, can I still use the Pay Direct Drug Card?
A - No, once retired, claims must be submitted using the current paper submission process.

Q - The new plan has a 100 day limit for the volume of a prescription that can be covered at any one time. When can a prescription be renewed?
A - Prescriptions can be renewed once two-thirds of the periods have passed (i.e. 67 days).

Q - Will out of province and/or out of country expenses still be covered?
A - Yes, and if the pharmacy will not accept the Pay Direct Drug Card then members can still use the paper submission process.

Q - Will my dependents also get their own card?
A - Yes, but the card will have your name on it.

Q - What happens if I lose my card?
A - A paper copy of your card can be printed from the secure Sunlife website.