

# YusApuY Employees and a Prescription Drug Card

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# Current Process

Currently active YusApuY extended healthcare covers prescription drugs which legally require a prescription. The employee is expected to pay for the drug and then submit a claim to Sun Life for reimbursement. This process can result in a significant outlay of funds by the employee. The University is prepared to offer a Pay Direct Drug Card under the same term and conditions that other employee groups currently have. There are differences between the current arrangement and a Pay Direct Drug Card.

# Comparison Chart

<b>Benefit</b>	<b>Current YusApuY arrangement</b>	<b>Pay Direct Drug Card arrangement</b>
Dispensing Fee	No limit	\$8.00 limit – anything <b>above</b> \$8.00 will have to be paid by employee
Level of drug coverage	Generic and brand names covered	If there is a generic drug the pharmacist provides the generic drug or only the cost of the generic drug is covered
Fertility drugs	Covered	Not covered
Quantity of purchase	Quantities that can reasonably be used in a three month period is reimbursed	Quantity limited to 100 day period can be obtained

# Comparison Chart - continued

Benefit	Current YusApuY arrangement	Pay Direct Drug Card arrangement
Submission of claim	Employee goes to pharmacy , obtains prescription drug, pays for the prescription, completes the Extended Health claim form, sends it for reimbursement and either receives a cheque from Sun Life or has reimbursement direct deposited	Employee goes to the pharmacy, obtains prescription drug, if dispensing fee is below \$8.00 the employee leaves, if dispensing fee above \$8.00 then the employee pays the differential. Any differential will <b>not</b> be eligible for reimbursement under this arrangement
Coordination of Benefits	If both spouses work at York the employee with the date of birth earliest in the year has to claim the expense first	If the YusApuY employee has the date of birth later in the year the prescription drug card cannot be used as the employee with the earlier date of birth must claim first

# Pay Direct Drug Card

If a decision is made to provide a Pay Direct Drug Card then YusApuY employees will be sent a plastic card by Sun Life to the home address we have on file.

If you have a spouse or a dependent child over the age of 21 they will also be provided a Pay Direct Drug Card. All cards will have the employee's name as it is the employee with the coverage.

Cards will take approximately six weeks from the date the card is put in place to be sent to your home address.

In the event the card is lost the employee can sign into the Sun Life member website to print another copy of the card. The link to the Sun Life website is

<https://www.sunnet.sunlife.com/signin/mysunlife/home.wca>

Out of country travel phone numbers, contract numbers, etc., are also available.



 

**Drug Card**

Member's Name:  
(Note: please enter all numbers)

Carrier No.	Contract No.	Member's ID No.	Issue No.
16	014098		01

Use of this card authorizes Sun Life, its agents and service providers to collect, use and disclose information about me, my spouse or dependents to any person or organization including the pharmacy, health care practitioners, institutions, investigative agencies and insurers for the purposes of underwriting, administration, audit, paying claims and patient safety. If I am a spouse or a dependent, my information will be shared with the plan member. To review Sun Life's privacy policy, visit [www.sunlife.ca](http://www.sunlife.ca).



**Member:**

**Member ID #      Access ID #**



Medical / Dental / Drug / Travel / Vision Coverage

<b>Contract #</b>	<b>Contract #</b>
014098 Medical / Dental	014098 Vision
014098 Drug	
014098 Travel	

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**This card is valid only while the benefits are in effect.**

For specific information about your coverage and claims or to complete transactions online, sign in at [www.mysunlife.ca](http://www.mysunlife.ca)

For information or help not available online, contact our toll-free Customer Care Centre at 1 800 361-6212. You can use your access id and password in our automated phone system for faster service.

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To review our privacy policy visit our website: [www.sunlife.ca/privacy](http://www.sunlife.ca/privacy)

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**Travel Card**

Card is non-transferable.  
Not valid if group benefits have terminated.

In an emergency, contact Europ Assistance immediately. (This is a requirement of your plan.) Physicians and hospitals can call to confirm benefits and arrange direct payment. Europ Assistance's call centre is open 24 hours a day.

In the USA and Canada, call: 1 800 511-4610  
In Mexico, call: 001 800 368-7878  
Elsewhere, call collect: \* 202 296-7493  
Fax: \* 202 331-1528  
Toll-free dialing is not available in Cuba. Use international operator.  
E-mail: [ops@europassistance-usa.com](mailto:ops@europassistance-usa.com)  
\* Add the long distance code to contact the USA.

  


**Note:**  
You may have other benefit coverages that are not listed. This card shows the following benefit coverages only:

- Medical
- Dental
- Drug
- Travel
- Vision

To find out more about your [benefits coverage](#).

**What to do**

1. Print your coverage card. Please use the **Print** button located on the top right-hand portion of this web page.
2. Cut card portion on the solid lines. Fold along the dotted lines. Carry card with you.
3. Travel card - Carry this card with you whenever you travel outside of your province. It has a convenient list of contact numbers if you need emergency assistance during your trip.  
  
[Read more](#) about what to do in a medical emergency and what is covered under your benefits plan.
4. Drug card - Bring this card to your pharmacy when having your drug prescription filled. If your drug coverage was recently updated, you may not be able to use your card immediately due to the timing needed to transfer information to your pharmacy.

# Sun Life Website – Did you know?

## **Signing up for the member website provides:**

Access to direct deposit of benefit payments. No more waiting for the cheque in the mail.

Access to information regarding benefit coverage including what Drug Identification Numbers and Dental procedure codes are covered

Access to when can you next buy prescription glasses

Access to health and wellness information including assessments

**Why should I want a pay direct drug card when my pharmacy charges more than \$8.00 dispensing fee so I will have to pay money out of my own pocket and I will not get it back?**

**Answer:** Some pharmacists will reduce their dispensing fee to keep your business if you ask them. If the pharmacist will not reduce the dispensing fee then you can claim the difference on your income tax. Having a pay direct drug card eliminates the need to pay significant dollars out of your own pocket and wait to obtain the funds back.

**Can some of us elect to have the pay direct drug card while others remain under the current program?**

**Answer:** No, if the majority vote in favour of the pay direct drug card everyone will receive it.

## FAQs - continued

**Do I have to show my pay direct drug card every time I go to the pharmacy?**

**Answer:** Normally once you have shown the pharmacist the card once the information remains on their system. Each time you go to a different pharmacy you will have to show the pay direct drug card.

**Can I print off a paper copy of the pay direct drug card to show the pharmacy?**

**Answer:** Yes, the paper copy has the same information as the plastic version.

# Questions

Please contact your Pension & Benefits Counsellor at 416-736-2100 based on the first initial of your last name as follows:

<b>Last Name Initial</b>	<b>Counsellor</b>	<b>Extension</b>	<b>Email Address</b>
A – E	Margaret Crowe	20377	<a href="mailto:crowem@yorku.ca">crowem@yorku.ca</a>
G – L	Andreea Madaras	20702	<a href="mailto:amadaras@yorku.ca">amadaras@yorku.ca</a>
M – R	Yvonne Rego	33912	<a href="mailto:yrego@yorku.ca">yrego@yorku.ca</a>
F, S – Z	Peter Chakonza	20617	<a href="mailto:chakp@yorku.ca">chakp@yorku.ca</a>