New Feature: How to use the Sun Life pay direct drug card

What is the Sun Life pay direct drug card?
The pay direct drug card is a fast and easy way to claim for any eligible prescription drug purchases directly at the pharmacy. There are no paper claim forms to complete and no waiting for a cheque – all you do is present your card, and your pharmacy will automatically send the claim electronically to Sun Life allowing the covered amount to be paid directly to your pharmacy. You only have to pay the balance owing.

What is Fair PharmaCare and why do I need to register for Fair PharmaCare?
Registering for Fair PharmaCare allows for the coordination of coverage for prescription drugs between BC’s provincial plan (MSP) and Sun Life’s extended health plan.

To ensure proper coordination of claims, please confirm proof of registration in Fair PharmaCare with Sun Life. When using the pay direct drug card, the Fair PharmaCare registration is checked at the pharmacy. A reminder to provide Sun Life with the Fair PharmaCare registration will be given if this information is not on file with Sun Life. If drug claims of $100 have been reached and you are not registered for Fair PharmaCare, the pharmacy will not be able to electronically process the drug claim. Prescription drug claims submitted with the paper claim will not be processed until the Fair PharmaCare registration is confirmed.

How do I register with Fair PharmaCare and how do I notify Sun Life of my Fair PharmaCare registration?
Step 1: Verify your registration or register with Fair PharmaCare by contacting Fair PharmaCare:
- Phone: 604-683-7151; Elsewhere in BC call 1-800-663-7100 (M-F), 8 am – 8 pm PST
- Internet: Go to https://pharmacare.moh.hnet.bc.ca/ to register

Step 2: Notify Sun Life of your Fair PharmaCare Registration
When you register for Fair PharmaCare, you will receive a letter with your registration number. If you have a spouse or dependent children under your Fair PharmaCare coverage, their registration number will be the same as yours. If you have registered but have misplaced your letter, you can also provide Sun Life with your Personal Health Number on your BC Care Card. Contact Sun Life to provide proof of your registration. When contacting Sun Life you will need to provide your group number (20605) and your member ID.
- Phone: Sun Life Customer Care Centre at 1-800-361-6212
- Secure Message: Go to www.mysunlife.ca, log on with your Access ID and password, and select “Secure messages”. Provide your Fair PharmaCare registration number.
- Mail: Send a letter or forward a copy of your confirmation letter to the Sun Life Claims Office: PO Box 2010 Sth Waterloo, Waterloo, Ontario, N2J 0A6.

Drug Card FAQ

Q: I received two cards, both in my name. Will my spouse receive one in their own name?
A: All cards are issued in the member’s name. When your family members show the card to the pharmacist, they will need to indicate their relationship to you.

Q: I have never received a card or have lost it or need another one, what do I do?
A: You can download and print the card at www.mysunlife.ca. Select “My Coverage” then click on “My Coverage Card” on the right hand side column and print. If you don’t have internet access, please cut out the card below and fill in your name, contract number (020605) and member ID.

Q: Will I receive receipts from the pharmacy or claim statements from Sun Life so that I can file the drug expenses for income taxes?
A: Yes, you will still get receipts from the pharmacy when you use your drug card. You can collect all the receipts and file them as medical expenses for income tax purposes. Also, you can obtain a claim statement that lists all your claims in a year. You need to call Sun Life at 1-800-661-7334 to request a copy of your expenses from Jan 1 to Dec 31, or by signing into www.mysunlife.ca and printing out a copy of your expenses.

Q: Is it mandatory to use the card?
A: No, but we do encourage you to use it as it will reduce the out of pocket payment required up front at the pharmacy and remove the need to submit a claim to Sun Life.
Preparing For Your Travel

UBC RSB’s extended health plan for unexpected medical emergencies while travelling outside of the province was changed from 365 days to 90 days per trip effective July 1, 2012. Coverage ceases on a trip after the 90th day. Once you return to your province for 24 hours, coverage is available again for a new trip to a maximum of 90 days.

Some things to keep in mind before you leave:
- make sure you know the level of coverage, any conditions and limits that may apply;
- what to do if you experience a medical emergency while travelling; and
- whether additional insurance is needed if you don’t wish to deplete your extended health plan’s lifetime maximum or your single trip is more than 90 days.

Know your benefits coverage
If you are enrolled in the Extended Health Plan under UBC’s RSB plan, you are covered for medical emergencies when travelling. For expenses typically covered by the Medical Services Plan of BC (MSP) – such as services and supplies while in hospital, semi-private hospital room and out-patient and patient services – reimbursement will be 100%, up to your extended health lifetime maximum balance. It’s important to ensure you have adequate travel coverage when traveling outside British Columbia. For more details, visit www.hr.ubc.ca/benefits/travel.

Medical Emergencies
In the event of an emergency, you will need to contact Europ Assistance (Sun Life’s travel assistance provider) immediately. Provide your name, contract number (20605), member ID, and describe your situation. Europ Assistance can refer you to the nearest hospital or medical site, facilitate payments to the hospital, and monitor the medical situation. If you are unable to contact Europ Assistance before receiving medical care, call as soon as possible. Otherwise, payment for medical expenses may be denied or limited. More importantly, all invasive and investigative procedures, such as surgery, MRI, angiogram or CAT scan must be pre-authorized by Europ Assistance, except if emergency surgery must be performed immediately after admission to a hospital.

If you have another travel benefit plan, you should keep a record of all the coverage providers (e.g. MSP, spouse’s plan, and travel or ticket agency). This will allow Europ Assistance to coordinate coverage among the various carriers on your behalf.

Additional Travel Insurance:
Depleting your lifetime maximum
OR for trips longer than 90 days
If you are concerned about depleting your extended health lifetime maximum under the RSB plan or if your trip will be longer than 90 days, you may wish to consider purchasing individual travel insurance. To find the individual travel insurance plan that best fits your needs:
- Ask the provider:
  - Will I be able to claim any out-of-country medical expenses to this plan first, before it is submitted to my extended health plan through UBC? This ensures that your lifetime maximum through the UBC RSB plan is not eroded by out-of-country medical expenses.
  - Does this plan follow the Canadian Life and Health Insurance Act (CLHIA) guidelines regarding coordination of out-of-country medical claims (please see below for a link to the CLHIA guidebook)?
  - Does this policy cover me for the entire length of my absence from Canada or home province? If I decide to extend the length of my stay, can this policy be extended? How would this be done?
  - Are there any exclusions regarding pre-existing conditions?
  - What is the definition of an unexpected medical emergency under this plan?
  - What maximums, deductibles and/or co-insurance would apply in the event of a claim?

An informative guide book is available from the CLHIA to help you understand travel health insurance and what your supplementary coverage options are when you travel out of province or Canada. Download a copy online at www.clhia.ca by clicking on “For Consumer” then clicking on “Consumer Publications” and then clicking on “A guide to travel health insurance.” For information on what out-of-province emergency coverage is available through UBC’s extended health plan, please see the Sun Life booklet at www.hrweb.ca/retiring/rsb. Click on “Extended Health Plan” and then “Sun Life Benefits Booklet.”

Pre-trip Checklist
Before departing on your trip, make sure you:

1. Take your Medi-Passport card with you. The card provides telephone numbers for Europ Assistance, Sun Life’s travel assistance provider. Make sure you write your name, contract number, and member ID number on your card. Obtain your Medi-Passport card online at www.hr.ubc.ca/benefits/forms (Click on Retirement & Survivor Benefits Plan), or call Amy Kao at 604-822-4580 to have a paper card mailed to you.

2. Take your MSP Care Card (or your provincial health care card) with you (or know your card number).

3. Review your out-of-province coverage under the RSB plan. There are some limitations and exclusions to your coverage – check your benefits booklet for details online at www.hr.ubc.ca/retiring/rsb (Extended Health and then Sun Life Benefits Booklet).

4. Read travel advisories for your vacation destination from the Government of Canada at www.voyage.gc.ca

5. Decide if you need to purchase extra travel insurance.

Travel FAQ

Q: Should I purchase additional medical insurance for my trip?
A: This is an individual decision. UBC RSB plan is able to provide information about your coverage; however, the decision to purchase additional medical or other insurance is up to you. Should you choose to speak with your travel agent or insurance broker about additional coverage while travelling, please refer to the Sun Life booklet. Note, out-of-province medical coverage and their exclusions and limitations vary across plans – it is important you read and understand your benefit coverage and conditions.

Q: What is considered an “emergency service” under the RSB plan?
A: Emergency services mean any reasonable medical services or supplies, including advice, treatment, medical procedures or surgery, required as a result of an emergency. If you or your family member has a chronic condition, emergency services do not include treatment provided as part of an established management program that existed before leaving your province of residence.

Q: Does my coverage include trip cancellation insurance?
A: No.

Europ Assistance Telephone Number:
In the USA and Canada, call 1-800-511-4610
In Mexico, call 01-800-368-7878
Elsewhere, call 1-202-296-7493 (call collect if available)

If you need to fax or email documents to Europ Assistance, the fax # is 1-202-331-1528 and email address is ops@europassistance-usa.com

Viewpoints is a publication from UBC’s Department of Human Resources and provides consumer benefits and health information to UBC retirees on a semi-annual basis.

You are receiving this newsletter because you are enrolled in one or more of UBC’s Retirement & Survivor Benefits plans.

For inquiries on the RSB program, contact: Amy Kao | 604-822-4580 | amy.kao@ubc.ca
Human Resources
350-2075 Wesbrook Mall
Vancouver, BC V6T 1Z1

Benefits Information:
UBC Group/Policy/Contract #: 20605
Sun Life member ID: your 7 digit employee ID or 9 digit SIN
For information on extended health and dental claims, contact Sun Life at: 1-800-661-7334 or 1-800-361-6212