

# Bulletin

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A drug card was promised as part of the 2006 negotiations, and work is well underway to provide this new service to plan members. Originally scheduled for implementation later this year, it is now expected that the card will be in place by mid-2009. This bulletin provides an update on the status of this important improvement to the plan. Further bulletins throughout 2008 will keep you informed about what's happening.

## Pay-direct drug card update

### Current status

The PSHCP drug card means that claims for drugs covered by the plan will be processed electronically, at the pharmacy. In most cases, you'll no longer have to pay the full cost of your prescription up front and then mail in a claim for reimbursement. After you've paid your deductible (which could be the first time you use the card each year), you'll only have to pay your

portion of the cost of each prescription (20%) and a modest convenience fee.

First, however, significant changes need to be made to the PSHCP's administrative systems. This is going to take somewhat longer than we originally anticipated. However, we're committed to getting this service launched as soon as possible and we're making good progress.

Offering a drug card with real-time electronic processing of drug claims is a major improvement but also a fundamental change to the administration of the PSHCP.

Previously, most of the information required to pay claims was on the application and claim forms. With drugs being paid directly with a drug card though, more information is required and must be kept up-to-date at all times.

For example, the plan needs accurate information about eligible family members and any protection members or their dependants may have under other plans (such as benefit coverage under their spouse's plan), so the plan administrator – currently Sun Life – can determine when the PSHCP should pay claims first).

The standard health insurance industry term for the process to gather this information is *positive enrolment*.



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# Why will members have to enrol for a drug card?

Drug cards are convenient because claims are paid instantaneously. But, for that to happen, it's critical that the information needed to process prescription drug claims be up-to-date and accurate, and in an electronic format. Gathering information from all current members, who include pensioners and public service employees posted abroad, is a massive undertaking. And, the key challenge facing the PSHCP in undertaking this task is the sheer size and diversity of its membership. In addition, this isn't a one-off exercise. The solution will need to be able to accept new members and updates when, for example, members add or remove dependants, or go on or off postings. Finally, not all our members have access to a computer or can provide information electronically and the needs of these individuals will have to be accommodated.

## Up-to-date information will be required to enrol for the drug card:

### For the plan member:

- Full name;
- Gender;
- Address, including province of residence;
- Telephone number;
- Date of birth;
- Type of coverage under the PSHCP, single or family; and
- Coverage under any other group health plan, for example, as a retiree of an association that provides benefits, or as a dependant under a spouse's plan.

### For the spouse/common-law partner and any eligible dependant children:

- Full name;
- Gender;
- Address, including province of residence;
- Telephone number;
- Date of birth;
- Spouse/common-law partner's coverage under another group health plan, whether single or family;
- Dependant children's status, if disabled; and
- Dependant children's status, if full-time students, along with the name of the educational institution they are attending.

## Current status

- ▶ Several key design decisions about how the drug card will work still have to be made, but we know that part of the transition to the new system will involve giving every plan member (over half a million people) the opportunity to enrol to use the drug card. We anticipate that the drug card will be very popular, and we want to make sure this enrolment process will be as easy as possible for everyone.

In bulletins throughout 2008, we'll tell you more as the design process proceeds, such as:

- How information will be used in administering the plan and adjudicating claims electronically;
- The steps we'll be taking to respect your privacy rights and those of your eligible family members, and to protect your personal information;
- Your responsibility for making sure that the plan administrator always has the most up-to-date and accurate information about you and your eligible family members; and
- Answers to important questions like "How many cards can I have for my family?"

## What's next?

Treasury Board, with Public Works and Government Services Canada, is preparing now to re-tender the contract for the administration of the PSHCP, currently with Sun Life. Part of the scope of work under the new contract will be the implementation of electronic claims processing for prescription drugs and the positive enrolment of current members and their dependants so that drug cards can be issued.

In the interim, we will continue with paper-based claims submissions for all benefits. The plan is generally able to pay prescription drug claims within three to five working days. In fact, in December 2007, this turnaround time was under three days. If you wish, you can get access to your reimbursement more quickly by signing up for direct deposit on the Sun Life member website, at [www.sunlife.ca/pshcp](http://www.sunlife.ca/pshcp).

## Security on the Internet

Sun Life is committed, through its service contract with the PSHCP, to ensuring your private information and private health-related information is protected at all times. Both their Internet site and administration system employ several layers of solid security

– similar to what is used for online banking – to help ensure that all online transactions remain confidential. Remember though, if you use the member website, to do your part in protecting your confidential information by keeping your Access ID and password secret.

## Registering on the Sun Life plan member website

- 1 Go to [www.sunlife.ca/pshcp](http://www.sunlife.ca/pshcp).
- 2 Click on *Register now*.
- 3 Answer the validation questions.
- 4 Write down your Access ID, which the system will assign to you.

To protect your privacy, Sun Life will send your password to you by mail.

Once you have registered and signed in, you have access to a number of services, including:

- address changes;
- direct deposit sign-up;
- confirmation that your claim has been received and is being processed; and
- information about when you can next submit a claim, for example, for vision care expenses.

# Changing your address

**Moving?** You've certainly got lots of things to think about: cancelling the paper, getting the utilities transferred ... the list goes on.

Don't forget though that your name and address information exist in lots of electronic databases as well. For example, if you're a member of the PSHCP, you'll need to let Sun Life know about your move. You can do this in one of three ways, whichever is most convenient for you.

1. Without question, the fastest way to register your new address is on the Sun Life member website at [www.sunlife.ca/pshcp](http://www.sunlife.ca/pshcp).
2. Every time you submit a claim form, one of Sun Life's adjudicators updates the administration system if you've changed any personal information. Updating your data this way, though, may mean that some mail still goes to your old address, depending on the length of time between your move and your next claim.
3. Another option is to call Sun Life's call centre at:
  - 1-888-757-7427 (toll-free in North America),
  - 613-247-5100 in the National Capital Region, or
  - 1-613-247-5100 from outside North America (reverse the charges).



However, updating your address for **one plan** will not automatically change your address on **all Sun Life's files**. Sun Life must safeguard the confidentiality of your personal information and can only share that information as required to administer the plan and adjudicate claims. So, if you're also a member of another Sun Life plan (for example, the Pensioners' Dental Services Plan), you need to change your address for that plan separately. Remember to have all your certificate numbers ready before you contact Sun Life.

## Direct deposit of your PSHCP reimbursements – a green alternative

Many of us have begun adopting small lifestyle changes to do our part for the environment: perhaps walking more and driving less, turning down the heat by a degree or two, or opting for electronic bank statements rather than printed ones.

Even in the PSHCP, there are ways you can make green choices. The benefit to you: claim reimbursements deposited directly into your bank account and at your disposal more quickly than a mailed claim payment. You can even register to be notified by email that your claim has been processed rather than receiving a claim statement by mail, another savings on paper and stamps. Of course, this change is not for everyone, and you will always receive your claim payments and statements by mail unless you request otherwise.

To sign up for direct deposit, go to the Sun Life plan member website, at [www.sunlife.ca/pshcp](http://www.sunlife.ca/pshcp). Enter your Access ID and password and then your banking details.

