

**The Assure Card®
Deferred
Reimbursement**

*The convenience of
electronic claims
processing – for plan
sponsors*



Great-West Life

your Benefits Solutions People



What is the Assure Card Deferred Reimbursement?

The *Assure Card Deferred Reimbursement* is a convenient way for plan members and their dependants to submit claims electronically. This eliminates the need for a paper claim form to be submitted to Great-West.

Electronic claims processing is provided by Emergis Inc. and is similar to the concept of an automated bank card. When the card is presented to the pharmacist to purchase a prescription, information is transferred from the Emergis database to the pharmacist who receives instantaneous feedback on your plan's coverage of the prescribed drug.

The Deferred Reimbursement plan requires payment in full to be made to the pharmacist at the time of purchase. Plan members are then reimbursed by cheque or direct deposit from Emergis (less any co-payments or deductibles).

The *Assure Card Deferred Reimbursement* is convenient and easy for plan members to use. Adding it to your benefits package increases plan member satisfaction and, since paper claim forms are not required, your plan administrator's workload is reduced.

The Health Assure Drug Utilization Review Program

The *Assure Card Deferred Reimbursement* also provides your plan members and their pharmacists with access to the Health Assure Drug Utilization Review Program.

The Health Assure Drug Utilization Review Program promotes safe and effective use of prescription drugs by reviewing the prescription being filled to help ensure it agrees with the drug manufacturer's recommended use, and will not interfere with other prescriptions your plan member purchased with his or her *Assure Card Deferred Reimbursement*.

If a risk is detected, the Assure Health Network issues a warning to the pharmacist indicating the nature of the concern. The pharmacist is then able to discuss the risk with the plan member and, if necessary, consult the plan member's physician.

Can the card be used at any pharmacy?

The majority of pharmacies in Canada are linked to Emergis. When a plan member fills a prescription at a pharmacy that is not electronically linked to Emergis or is not familiar with the deferred reimbursement process, the plan member will have to submit a paper *Assure Card* claim form with the receipt to Emergis for reimbursement.

Choosing your plan

With the *Assure Card Deferred Reimbursement*, you can choose a plan that best meets your organization's needs. These plans range from a comprehensive plan that includes almost all drugs prescribed by a doctor, to more restrictive managed care plans similar to the provincial drug benefit plan. A wide range of co-insurance options and per prescription deductibles are available to help control costs and maintain affordability.

The *Assure Card Deferred Reimbursement* also protects your plan from potential misuse through best available pricing. Emergis maintains current and historical price lists, which represent the usual and customary practices of each province. Emergis works with pharmacists to reimburse plan members based on the best available prices as indicated on these lists.

Reimbursement options

With the *Assure Card Deferred Reimbursement*, there are two reimbursement options.

Reimbursement to the plan member will be issued at the earlier of:

- the dollar threshold amount, such as \$50 or \$75, for the family
- the deferral period, such as 30 or 60 days.

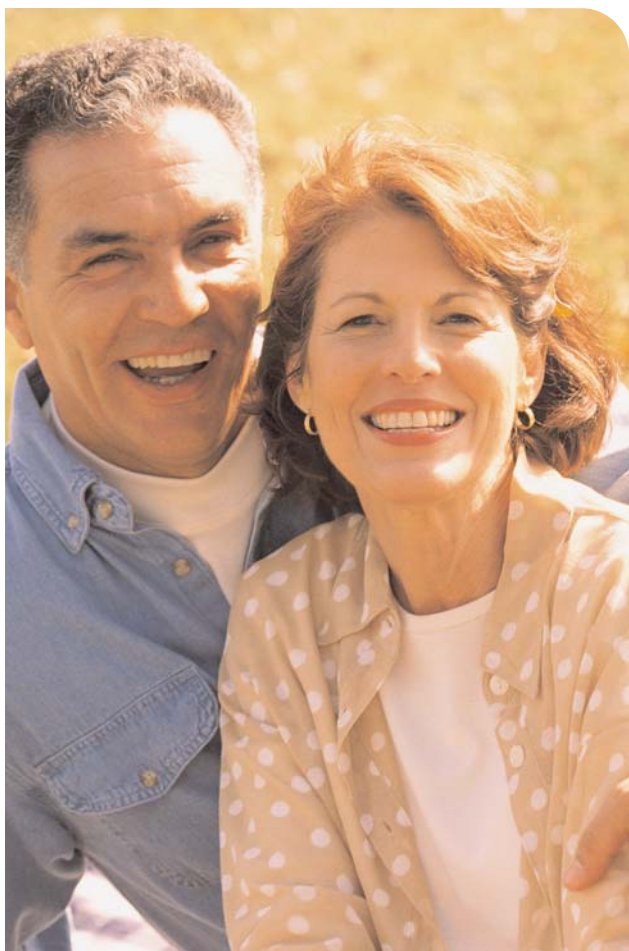
For example

Consider a deferral period of 30 days and a dollar threshold amount of \$75 dollars. Emergis will reimburse the plan member when total drug benefits within a 30-day period reach the dollar threshold.

If total drug benefits for the family do not reach \$75 dollars within the 30-day deferral period, Emergis will reimburse the plan member at the end of the 30 days.

Balancing safety with confidentiality

With the *Assure Card Deferred Reimbursement* and Health Assure, your plan members' personal prescription information is completely confidential. For Drug Utilization Review purposes, Emergis will only release information about claims history and warning notices about possible drug conflicts to the pharmacist. **No information concerning what a plan member is being treated for is ever shared with the pharmacist.**



*Great-West is a leading provider of group benefits. Our clients deserve high performance and value, which we consistently provide through innovative product and technology-based solutions. We are **your Benefits Solutions People.***



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