



Pay-direct drug plan

What's a pay-direct drug plan?

The pay-direct drug plan lets your pharmacist submit your drug claim electronically, so you don't have to submit it later. Think of it like direct billing at a dentist's office.

How does my plan work?

Access your pay-direct drug plan card on mycanadalifeatwork.com and present the card numbers to your pharmacist. They'll submit your claim electronically at the time of purchase and you'll only pay for any expenses not covered by your plan.

What if I have coverage through another plan too?

If you and your spouse both have drug coverage under separate plans but neither one pays the full cost for prescription drugs, you can submit claims to both plans for additional reimbursement.

If both plans have drug cards

Show both drug card numbers to the pharmacist.
If the prescription is for:

- **You:** ask the pharmacist to submit to your plan first
- **Your spouse:** ask the pharmacist to submit to their plan first
- **Your dependant:** ask the pharmacist to submit to the plan of the cardholder whose birthday falls earliest in the year

If the other plan doesn't have a card

Prescriptions for you: use your drug plan normally, then submit a claim to your spouse's plan for the portion not covered.

Prescriptions for your spouse: submit the claim to your spouse's plan the way you usually do. Then submit a claim through mycanadalifeatwork.com to your plan for the portion not covered.

Prescriptions for a dependant: If your spouse's birth month falls first in the calendar year: submit a claim for your dependant's prescription to your spouse's plan first. Then submit a claim to your plan.

If your birth month falls first in the calendar year: use your drug plan normally, then submit a claim to your spouse's plan.

Keep your information current

It's important to keep your information up to date so that your coverage stays uninterrupted. Let your plan administrator know about life event changes, such as:

- New address
- Change in marital status
- New dependant
- Child in university

Your information is secure

You can use your drug card plan at almost any pharmacy in Canada, and your information is secure. Your medical history isn't shared with the pharmacist.

Questions?

Contact your plan administrator or go to canadalife.com.

