

1st
choice

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Prescription Drug Plan

Alberta

By applying online through 1GX or contacting the Pay and Benefits Office **within 31 days** following the occurrence of a Life Event, you may request the following changes to your prescription drug coverage:

- You may increase one or two levels of coverage from Opt Out to Core or Enhanced, or from Core to Enhanced.
- You may change your coverage class from Single to Family or from Family to Single.

COORDINATION OF BENEFITS

If you have family coverage under one or more prescription drug plans, you and your dependents may be eligible to coordinate benefits. Coordination of benefits is the process whereby an individual or family with multiple plans may coordinate claims to receive payment of up to 100% of eligible expenses from both plans combined.

You and your spouse or benefit partner should submit claims under your own benefit plan first. After you are reimbursed from that plan, you can submit a claim to the other plan to be reimbursed for any remaining eligible expense. If your spouse or benefit partner works for the Government of Alberta and is covered under this benefit plan or the My**CHOICE** Prescription Drug Plan, your claim will be coordinated by Alberta Blue Cross provided all the necessary information has been submitted. If your dependent children are covered under both your plan and your spouse or benefit partner's plan, the claim should first be submitted to the plan of the parent with the birthday earliest in the calendar year, then to the other parent's plan.

TERMINATION OF COVERAGE

Your **1stchoice** Prescription Drug Plan coverage ceases for you on the last day of the pay period that you:

- Terminate employment; or
- Transfer to a position which is not included in the group eligible for **1stchoice** benefits; or
- Die.

Coverage for a dependent under your Prescription Drug Plan ceases on:

- The last day of the pay period:
 - that you terminate coverage; or
 - when the dependent is no longer a spouse or benefit partner as defined under the Plan; or
 - when the dependent/guardian child no longer meets the eligibility requirements as defined under this Plan.
- 90 days after your date of death if the dependent remains eligible (refer to Section on SURVIVOR BENEFITS).

Note: Employees may be required to repay the appropriate Trust for claims paid for an ineligible dependent.

CLAIM PROCEDURES

DIRECT BILL

All pharmacies in Alberta are linked to Alberta Blue Cross for electronic adjudication of your drug claims. Provide your pharmacist with the requested information from your Alberta Blue Cross coverage card and you will only need to pay the pharmacist for the portion of the claim not paid by the Plan. The pharmacist will be paid directly for the Plan's portion of the claim.

REIMBURSEMENT

Online Claims Submission

In the rare instances where the Direct Bill system cannot be accessed, use the Alberta Blue Cross *My Benefits* app or visit ab.bluecross.ca to make a claim. Online claim submission is possible provided that:

- the claim does not exceed \$3,000;
- the expense was incurred in Canada;
- the drug does not require additional documentation (i.e. Special Authorization);
- the drug is prescribed by a Health Care Professional and dispensed by a licensed pharmacist within Canada; and
- the claim will be paid to you, for a prescription dispensed to you or an eligible dependent, and not to the pharmacist

For Coordination of Benefit guidelines, please visit the Alberta Blue Cross website at ab.bluecross.ca or contact Alberta Blue Cross directly.

By submitting claims online, you agree to keep your original receipts for a 12-month period from the date of service so that they are available for audit purposes. All claims that are submitted online will be reimbursed through direct deposit only.

The financial settlement of the cost of your prescription is between you and your pharmacist.

Alberta Blue Cross will send you an email notification each time you are issued a claim payment, claim statement or treatment plan.

Manual Submission of Claim Forms

If you are unable to submit your claim online, complete an *Alberta Blue Cross Health Services Claim* form which is available on the Alberta Blue Cross website at ab.bluecross.ca. Attach your original receipt and mail it to:

Alberta Blue Cross
10009-108 Street NW
Edmonton, AB T5J 3C5

Your reimbursement cheque will be mailed to your home address unless you set up direct deposit through the Alberta Blue Cross member online services website.

CLAIMING LIMITATION – TIME FRAME

You must submit your claim within 12 months from the date the service was provided in order to be reimbursed under this Plan. Claims submitted beyond the 12-month claiming limitation period will automatically be denied by Alberta Blue Cross.

If you provide a written explanation for the submission of a late claim to the Trustees of the Group Extended Medical and Prescription Drug Plan Trust, and if they consider the explanation sufficient and that it would be reasonable to do so, they can instruct Alberta Blue Cross to deal with your claim as if it had been received within the 12-month claiming limitation period.

ONLINE ACCESS TO CLAIMS AND DIRECT DEPOSIT

Register through the Alberta Blue Cross secure website to submit claims online and access detailed information on

treatment plans, claims, and payment information as well as have claims reimbursed directly into your bank account.

Go to the Alberta Blue Cross website at ab.bluecross.ca, click on "Sign in" and choose "Plan members" to register or sign in.

Once you are registered, Alberta Blue Cross will send you an e-mail notification each time you are issued a claim payment or claim statement.

CONSIDERATIONS IN CHOOSING PRESCRIPTION DRUG COVERAGE

- Are your annual prescription drug expenses higher than the cost of the annual premiums?
- Do you and your family have prescription drug coverage through your spouse or benefit partner's plan?
- Are your drug expenses likely to exceed \$5,000 per person per benefit year?

FOR FURTHER INFORMATION

Contact Alberta Blue Cross Customer Services if you have questions on a claim, or on the benefits and services covered under this plan (have your Alberta Blue Cross card handy when you call). Your Group Number is 5.

Calgary	403-234-9666
Edmonton	780-498-8000
Grande Prairie	780-532-3505
Lethbridge	403-328-1785
Medicine Hat	403-529-5553
Red Deer	403-343-7009

A toll-free line is available for people living outside these major areas: 1-800-661-6995.

Alberta Blue Cross office hours are 6:00 a.m. to 6:00 p.m. (MT) Monday to Friday.

You may also contact the Government of Alberta Time and Benefits Support Line at 780-644-8114 or via e-mail at GOA.TimeAndBenefits@gov.ab.ca for any additional information.

Outside of Edmonton, dial toll-free 310-0000 followed by 780-644-8114 or hold or press 0 for operator assistance.