



## Employee Information Bulletin - June 2016

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### Important reminder about our Prescription Drug Coverage

In October 2015 we introduced a new feature to our drug benefits plan with Great-West Life. As part of the new Pharmacy Network Value Plan, you can save out-of-pocket costs when you fill your prescriptions at a Costco Wholesale.



#### What is the Pharmacy Network Value Plan?

Great-West Life formed a “preferred provider” arrangement with Costco, which includes a Pharmacy Department and has the lowest prices for prescription drugs in the Lower Mainland.

#### How does it work?

When you fill a prescription at Costco, you will be reimbursed at a **10 per cent higher reimbursement rate**, compared to having a prescription filled at another pharmacy. Because of the COSTCO connection, you will be “rewarded” with improved reimbursement if you use your Drug Card to purchase drugs at Costco.

#### Did you know?

- The cost to fill a prescription varies by pharmacy. Costco offers attractive pricing for prescription drugs through a combination of low dispense fees and overall lower than average prescription drug costs.
- Counselling services from Costco pharmacists are available to help you understand your prescriptions and help you achieve the best possible health outcomes. You can also take advantage of Costco pharmacy’s complimentary health and wellness clinics.
- You can still purchase your prescriptions at the pharmacy of your choice, but shopping at Costco can save you out-of-pocket expenses and directly reduce your plan sponsor’s benefits plan costs.

A Costco membership isn’t required to use their pharmacy. Costco sells health-related products including eyewear and hearing aids, but you must be a Costco member to purchase any items other than prescription drugs.

### GroupNet for Plan Members

With *GroupNet for Plan Members*, you can access secure online, self-service options. Register once and connect to secure, user-friendly services—available online, anytime.

#### Use *GroupNet for Plan Members* to:

- Submit your claims online - it’s fast and easy.
- Sign up for direct deposit claim payments—paid directly into your bank account.
- Access expanded coverage information quickly and easily.
- View and print your claim status and Explanation of Benefits for the past 24 months. The Explanation of Benefits statement can be used to coordinate benefits with other insurance carriers.
- Create and print a summary of your claim history by patient and/or benefit. These reports are approved for income tax purposes.
- Complete and print personalized claim forms.
- Access Great West Life’s *Health & Wellness Site* for topics that are important to you.
- Look up common group insurance terms and frequently asked questions.



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Registration is simple and secure—just follow the self-registration instructions. You can choose your own user name and password.

### GroupNet Mobile App

Great West Life's free *GroupNet Mobile* app\* brings all the convenience of *GroupNet for Plan Members* to Android™ devices, BlackBerry® and iPhone. You can download *GroupNet Mobile* for free on Google Play, BlackBerry App World and the App Store.



### Member eClaims

- *Plan members can submit claims online through GroupNet™ for Plan Members, Great West Life's secure online services.*
- *Member eClaims includes a variety of covered services (depending on your plan coverage) including:*
  - ✓ Prescription drugs
  - ✓ Dentalcare
  - ✓ Visioncare
  - ✓ Paramedical services
- *It's easy to use and accessible 24-7.*

To use *Member eClaims*, plan members must be:

- ✓ Registered on [GroupNet for Plan Members](#).
- ✓ Signed up for Direct Deposit of claim payments and eDetails to notify them by email when a claim has been processed and that claim details are available online.

### Provider eClaims

*Claims submitted electronically at the point of service*

- *Provider eClaims is the first national eClaims service for extended healthcare providers across Canada.*
- *It expands convenient dental-style electronic claim submission to other healthcare provider types, including chiropractors, physiotherapists and visioncare providers.*
- *Provider eClaims is available at approved providers across Canada—[Great West Life is adding new providers every day](#).*

**How it works:**

1. A plan member receives a service at an approved provider.
2. The provider logs on to a secure site, enters the patient and claim information, and can submit a claim or verify coverage (but not plan details).
3. The claim is submitted to Great-West for automatic adjudication, with a series of checks including coverage, type of expenses and provider eligibility.
4. The provider is notified whether the claim has been approved, declined or held for review.
5. Later, the plan member receives an Explanation of Benefits providing details of the claim.



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