

3sHealth Extended Health Care Plans and Prescription Drugs



July 2020

The 3sHealth Extended Health Care Plan provides eligible plan members and their families with protection and security against medical expenses, including prescription drug and vision care coverage. This information sheet will tell you about the types of prescription drugs covered under the Plan and the procedure for submitting your claims.

1. What prescription drugs are covered?

Charges for prescription drugs are covered under the 3sHealth Extended Health Care Plans if they are:

- Listed on the Saskatchewan Provincial Drug Plan Formulary,
- Medically necessary,
- Prescribed by a licensed physician, and
- Dispensed by a registered pharmacist.

Dispensing limitations are not to exceed a 90 day supply.

Prescriptions for anti-smoking agents are subject to a lifetime maximum of \$100 per insured person.

Prescription drugs classified as having Exceptional Drug Status (EDS) on the Saskatchewan Provincial Drug Plan Formulary must first be approved for coverage by the Saskatchewan Provincial Drug Plan.

2. Do I pay a deductible when I submit a claim?

Yes, if you submit your claim for reimbursement on a paper claim form, a fee of \$9 will be deducted from your reimbursement for each differently dated official prescription receipt. If you use your Pay Direct Drug Card for electronic reimbursement, you will have to pay a deductible of \$10 per drug identification number (DIN) at the time of your purchase.

3. How do I submit a paper claim?

Claim forms are available from your employer and from the 3sHealth web site - www.3sHealth.ca. Mail your completed claim form, along with your original official pharmacy receipt(s), to the insurance carrier at the address printed on the back of the claim form. Be sure to keep a copy of your completed claim form and your receipts for your records.

4. What if I need to purchase a prescription drug outside Saskatchewan?

If you fill a prescription outside of Saskatchewan, you must submit your original pharmacy receipt to:

The Saskatchewan Provincial Drug Plan
3475 Albert Street
Regina, SK S4S 6X6

Excluded from Extended Health Care Plan coverage:

- Fertility drugs
- Over the counter medicines
- Preventative immunizations
- Anti-obesity treatments
- Minerals, food substitutes, and dietary supplements such as proteins, infant food
- Vitamins (unless injected)

The Saskatchewan Provincial Drug Plan will provide you with a statement which must be submitted for reimbursement along with your claim form to the 3sHealth Extended Health Care Plans.

5. What happens if my prescription drug is classified as having Exceptional Drug Status (EDS)?

If your prescription drug is classified as having Exceptional Drug Status (EDS) on the Saskatchewan Drug Plan Formulary, it must be approved for coverage by the Saskatchewan Drug Plan before a claim may be submitted to the 3sHealth Extended Health Care Plans.

Only your physician or dentist can apply for approval on your behalf. In some cases, pharmacists may apply if they have sufficient medical information to process the claim. The Saskatchewan Provincial Drug Plan usually needs about 24 hours to process the request, and will notify both you and your physician or dentist by letter if coverage has been approved, and the time period for which coverage has been approved.

Once the drug is approved for coverage by the Saskatchewan Provincial Drug Plan, you may then submit a claim for reimbursement under the 3sHealth Extended Health Care Plan. You must attach a copy of the letter of approval that you received from the Saskatchewan Provincial Drug Plan to your claim form.

6. What happens if I submit a claim for an EDS prescription to the 3sHealth Extended Health Care Plans before it has been approved for coverage by the Saskatchewan Provincial Drug Plan?

If you submit a claim for reimbursement under the 3sHealth Extended Health Care Plans for an EDS drug before it has been approved for coverage by the Saskatchewan Provincial Drug Plan, your claim will be declined. Ask your doctor, dentist or pharmacist to apply for EDS approval on your behalf. If approval is granted, you may then re-submit your claim to the 3sHealth Extended Health Care Plans for reimbursement.

The majority of EDS requests are routinely backdated 30 days from the time the Saskatchewan Provincial Drug Plan receives the request from the physician. If you paid for the drug out-of-pocket in that time period, you may submit your receipt to the Saskatchewan Provincial Drug Plan for reimbursement. Once you have received your reimbursement from the Saskatchewan Provincial Drug Plan, you may submit a claim to the 3sHealth Extended Health Care Plans for any portion of the cost that was not covered.

More Questions?

If you have more questions about a specific claim or about the benefits covered under the 3sHealth Extended Health Care Plans, please contact Canada Life at:

*The Canada Life Assurance Company
Regina Benefit Payments
PO Box 4408
Regina, SK S4P 3W7*

or call Canada Life's Automated Inquiry System at 1-866-408-0213.

This publication has been developed as a general guide and does not supersede or replace the terms of the applicable plan policy.

Protecting your privacy

At 3sHealth Employee Benefit Programs respect for the privacy and protection of plan member personal information is foremost among our fundamental business principles. 3sHealth Employee Benefit Programs is committed to safeguarding plan member personal information.

Reasonable and appropriate standards to protect plan member personal information are in place whether the personal information is electronic or paper. A variety of procedures are used to prevent unauthorized access to any and all paper or electronic documents containing plan member personal information.

A complete copy of our Privacy Policy is available upon request.