

## ENHANCED PRESCRIPTION DRUG BENEFIT

Being diagnosed with a serious medical condition is stressful. You don't need the additional worry of being unsure whether you can afford to pay for the prescribed medications. New medications are constantly being introduced, and these – like many prescription drugs – are often costly and not covered by government health plans. This can leave you suddenly faced with unmanageable drug expenses.

Adding the Enhanced Prescription Drug Benefit to your PlanDirect plan can help you manage these high medical expenses, allowing you to take full advantage of medical treatment you may require without the worry of how paying for an essential prescription will affect your financial stability.

The Enhanced Prescription Drug Benefit is available to applicants age 65 and under. This benefit provides up to \$250,000 of prescription drug coverage, per calendar year, per insured family member. Benefits are payable at 100%. A deductible amount of either \$2,500 or \$5,000 can be selected.

This benefit is in addition to the prescription drug coverage included under your selected PlanDirect plan (Basic, Comprehensive, or Premier plans all include drug coverage). Claims for prescription drug expenses must be submitted under the selected PlanDirect plan first until the plan maximum has been met. Once you have reached the maximum benefit amount under your selected plan, claims should then be submitted under the Enhanced Prescription Drug Benefit. The payment made under your selected PlanDirect plan is subtracted from your deductible for the Enhanced Prescription Drug Benefit, meaning you may not have to pay the full deductible amount.

If you choose a PlanDirect plan with a Pay-Direct Drug Card, use this card when purchasing prescription drugs under your selected plan. Claims under the Enhanced Prescription Drug Benefit must be made using paper claim forms.

Eligibility for this benefit is based on your medical history and that of any dependants. It is possible for some of your covered family members will qualify and others will not. Please phone our 800-number for the necessary forms for this benefit.

## TERMINATION AGE

This option can remain in effect as long as your PlanDirect policy remains in force.

## PREMIUM INFORMATION:

Enhanced Prescription Drug benefit Coverage will be provided based on the medical history of each individual family member who is applying. It is possible that not all applicants will qualify.

1. On the rate sheet, refer to the chart for the deductible you want (\$2500 or \$5000)
2. Find the monthly rate for your age and your province or territory of residence. The amount listed is the rate for you only.
3. If you are insuring your spouse or any dependent children, determine his or her rate based on age and province or territory of residence. Add the rate to your individual rate.
4. The total of the rates for you, your spouse and /or any dependant children is the monthly premium you will pay for the Enhanced Prescription Drug Benefit.
5. If approved the premium will be added to your preauthorized monthly payment, in the event you pay annually or semi annually – you will be invoiced.