

IF YOUR PERSONAL INFORMATION CHANGES...

If you have any changes to your personal information, such as the adding or removal of a dependant, new address etc., please contact Coughlin & Associates Ltd.

A REMINDER ABOUT THE EDI DENTAL CLAIMS SERVICE

While the drug card does not cover dental services, don't forget Coughlin & Associates Ltd. can process your dental claims using its electronic data interchange (EDI) claims processing service.

With EDI, your dental claim can be sent directly from your dental office to the Coughlin claims department for adjudication. EDI uses the secure data networks of Telus, the dedicated claims processing network sponsored by the Canadian Dental Association. With Telus, the information contained in your dental claim will be transmitted to Coughlin & Associates Ltd. quickly, safely and confidentially right from your dentist's office.

To take advantage of Coughlin's EDI service, just tell your dentist that Coughlin & Associates Ltd. is your claims administrator and present him/her with the following security codes:

- the Coughlin & Associates Ltd. Telus carrier identification number (also known as the BIN number), which is **610105** on the Telus network;
- your personal identification number; and
- the policy number of your group benefit plan, **22717**.

An important note: If you do transmit your claim electronically through Telus, your reimbursement will be directly deposited to your bank account, if elected, or be mailed to you within two to four business days.

Express Scripts Canada

Express Scripts Canada (ESC) is one of the largest independent pharmacy benefit managers in North America. It provides pay direct drug card services such as claims adjudication, drug utilization review, pharmacy networks, drug plan design and clinical services.

ESC is a leading health claims management company that is redefining health claims solutions to bring the best available service to its clients and providers. It serves more than five million members and helps insurance carriers, third-party administrators and the public sector navigate the rapidly changing benefits landscape.

Its Canadian head office is based in Mississauga, Ontario.

Coughlin & Associates Ltd.

The administrator of your group benefit plans is Coughlin & Associates Ltd. (Coughlin). At Coughlin, we recognize and respect every individual's right to privacy. When personal information is provided to us, we establish a confidential file that is kept in the offices of Coughlin, or the offices of an organization authorized by Coughlin. We use the information to administer the group benefits plan. We limit access to information in your file to Coughlin staff or persons authorized by Coughlin who require it to perform their duties, to persons to whom you have granted access, and to persons authorized by law.



EXPRESS SCRIPTS®



COUGHLIN
employee benefits specialists

THE PAY DIRECT DRUG CARD FROM THE



ATLANTIC CANADA
REGIONAL COUNCIL OF CARPENTERS
MILLWRIGHTS AND ALLIED WORKERS

NATIONAL CONSTRUCTION COUNCIL BENEFIT TRUST FUND (ATLANTIC DIVISION)

• **Fast;**

• **Convenient; and**

• **Easy to use**

NATIONAL CONSTRUCTION COUNCIL BENEFIT TRUST FUND (Atlantic Division)

Insured members of National Construction Council Benefit Trust Fund (Atlantic Division) can pay for their prescription drugs at any retail pharmacy in Canada directly through their drug plan using the pay direct drug card from Express Scripts Canada (ESC) and Coughlin & Associates Ltd.

With the pay direct drug card, your prescription drug claims will be processed on-the-spot. There are no forms to complete, and no waiting for a reimbursement cheque to arrive. Simply present the card to your pharmacist when you purchase prescription drugs. Your claim payment will be processed immediately. It's that simple.

Each prescription is subject to a co-payment of \$7.50; however, if you shop at the following pharmacies lower rates have been negotiated for you. The co-payment at Sobeys, Lawton Drugs, Walmart and Drugstore is \$4.50, while at Costco the co-payment is only \$2.50.

The card can be used by you as well as your spouse and eligible dependants. Remember, the National Construction Council Benefit Trust Fund (Atlantic Division) pay direct drug card is designed to cover only prescription drug costs. It cannot be used for dental, vision or other health care claims. Submit claims for those services to Coughlin & Associates Ltd.

You must present the ESC card to your pharmacist in order to take advantage of this fast and convenient service.

HOW IT WORKS

When you purchase prescription drugs, simply present the National Construction Council Benefit Trust Fund (Atlantic Division) pay direct drug card to your pharmacist. The prescription data will be submitted electronically to ESC and your drug claim will be assessed in seconds while you wait. When your claim is approved, the pharmacist will return the card to you.

The card can be used at any pharmacy in Canada.

NUMBER OF CARDS TO BE ISSUED

You will receive two pay direct drug cards, one for you and one for your spouse, if applicable. Upon request, an additional card will be issued for eligible dependants over the age of 21 and in full time attendance at college or university.

Note: Only the name of the covered member of the National Construction Council Benefit Trust Fund (Atlantic Division) appears on the card for you and your spouse. However, for an overage dependant, the card will be issued in their name.

If your card is lost or stolen, please contact Coughlin & Associates Ltd. at 204-942-4438 or toll-free, 1-888-204-1234.

ONLY IN CANADA

The pay direct drug card cannot be used outside of Canada.

IF YOU FORGET YOUR CARD...

You can fill your drug prescription without the National Construction Council Benefit Trust Fund (Atlantic Division) pay direct drug card. However, your drug claim will have to be submitted to Coughlin & Associates Ltd. and processed manually.

IF IT DOESN'T WORK...

Occasionally, there are cases when the drug card is not accepted by a pharmacist's system. This is usually a result of either input error or incorrect data being on file. If you encounter difficulties, ask your pharmacist to confirm or correct key data such as the spelling of your name, birth date, address, etc. Most errors can be corrected on-the-spot.

Otherwise, ask your pharmacist to contact the ESC Pharmacy Help Desk at **1-800-563-3274**.

If you continue to run into difficulties, please contact Coughlin & Associates Ltd. at **204-942-4438** or toll-free, **1-888-204-1234**.

You can submit your claim manually to Coughlin & Associates Ltd. at the following address:

**Coughlin & Associates Ltd.
Claims Department
P O Box 764
Winnipeg, MB R3C 2L4**

Phone: 204-942-4438

Toll-free: 1-888-204-1234

Most claims are processed within 48 hours of receipt by mail.

CO-ORDINATION OF BENEFITS WITH YOUR SPOUSE...

If the member's spouse has drug coverage under his/her own group benefit plan, the drug card will not accept prescription drugs purchased for the spouse, as their own plan is the first payer. Likewise, for eligible dependant children, if the spouse's birthdate appears first in the calendar year, the spouse's group benefit plan is considered first payer for the children. The drug claims must first be considered under the spouse's plan and then, if any amount is not covered, the balance may be submitted via a manual paper claim via Coughlin, to the National Construction Council Benefit Trust Fund (Atlantic Division).

