



D.A. TOWNLEY
& ASSOCIATES LTD.

ABC COMPANY LIMITED*			
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Employee Name			
Other Text (Optional)*			
Expiry Date*	Dependent*	Plan Id*	Deductible*

YOU CAN NOW USE YOUR DRUG CARD FOR COORDINATION OF BENEFITS!

IF YOU HAVE A D.A. TOWNLEY PAY-DIRECT DRUG CARD AND YOUR SPOUSE'S EMPLOYEE PLAN ALSO HAS A DRUG CARD, YOU CAN SUBMIT BOTH THE PRIMARY CLAIM AND THE SECONDARY CLAIM ELECTRONICALLY WITH LITTLE TO NO OUT-OF-POCKET EXPENSE!

PHARMACISTS ARE JUST BECOMING AWARE OF THIS NEW FUNCTIONALITY *SO PLEASE SHOW THEM BOTH CARDS EVERY TIME YOU BRING IN A PRESCRIPTION*, ADVISING THEM WHICH CARD IS YOUR EMPLOYER'S PLAN AND WHICH ONE IS YOUR SPOUSAL (SECONDARY) PLAN.

THEY WILL THEN SUBMIT THE ORIGINAL CLAIM TO ASSURE AS THEY HAVE ALWAYS DONE, AND THEN TAKE WHATEVER CO-PAYMENT YOU HAVE AND SUBMIT IT TO THE SECONDARY PLAN. THIS WILL REDUCE OR ELIMINATE ANY PAYMENT YOU HAVE MADE AT THE PHARMACY IN THE PAST. SOME GROUPS MAY NOT ALLOW COORDINATION OF BENEFITS ON-LINE, IN WHICH CASE YOU WOULD NEED TO PAY CASH FOR THE SECONDARY CLAIM AND SUBMIT IT AS A PAPER CLAIM FOR REVIEW.

MANY PEOPLE ARE UNCLEAR ON THE RULES FOR DEPENDENT COVERAGE, SO HERE IS AN EXAMPLE;

SUSAN AND HER HUSBAND MARIO ARE COVERED FOR SIMILAR BENEFITS UNDER GROUP BENEFIT PROGRAMS AT THEIR WORKPLACES. SUSAN, WHOSE BIRTHDAY IS IN DECEMBER, IS TRYING TO DECIDE WHICH PAY-DIRECT CARD SHE SHOULD USE FOR HER TWELVE-YEAR OLD DAUGHTER'S PRESCRIPTION DRUG CLAIM. MARIO, WHOSE BIRTHDAY IS IN SEPTEMBER, ISN'T SURE EITHER.

DEPENDENT CHILDREN'S CLAIMS SHOULD FIRST BE SENT TO THE PLAN OF THE PARENT WHOSE BIRTHDAY FALLS FIRST IN THE CALENDAR YEAR. IN THIS EXAMPLE, IT WOULD BE MARIO'S PLAN. SO MARIO SHOULD USE HIS ASSURE CARD TO SUBMIT THE PRIMARY CLAIM FOR THEIR DAUGHTER AND THEN SUSAN'S CARD CAN BE USED TO SUBMIT ANY UNPAID BALANCE.

IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT D.A. TOWNLEY AT (604) 299-7482 OR TOLL-FREE 1-800-663-1356.