



Benefit Guide



www.claimsecure.com

PAY DIRECT DRUG PLAN

ClaimSecure provides unique national drug coverage that is an integral part of your benefits program. Simply present your ClaimSecure Identification Card and prescription(s) at any participating pharmacy across Canada and payment of eligible claims will be honoured. Your ClaimSecure Identification Card is similar in appearance to most commonly used credit cards, which we all value and protect. If your card is lost or stolen, report the loss immediately to your Benefits Department. They will ensure that ClaimSecure issues a replacement card.

How the Plan Works

The ClaimSecure card is recognized and accepted at established pharmacies across Canada. To fill a prescription, present the prescription(s) along with your ClaimSecure card to the pharmacist and pay the required co-payment per prescription. There may be certain circumstances where you have to pay cash first. If you are required to pay the full cost for the prescription, please keep the receipt that identifies the total amount paid.

Complete a claim form, which is available from your Benefits Department or from the ClaimSecure website (www.claimsecure.com), and submit along with original receipt(s) to ClaimSecure at the address shown on the claim form. ClaimSecure will promptly process your claim and issue payment to you, less the required co-payment per prescription.

Plan Design

The design of your program has been carefully selected to ensure that quality health care is provided to you and your family. Please refer to your booklet or contact your Benefits Department for a description of your program.

GENERIC DRUGS

Your plan may incorporate a generic drug program that enables you and your family to purchase prescribed drugs of quality at a reasonable cost. Generic drugs contain the same ingredients as a brand name drug and must meet government standards for quality including effectiveness, potency, purity and safety. Where a generic drug exists your plan pays the cost of the lowest price available. If there is no generic, your plan will pay the cost of the brand name drug.

CO-ORDINATION OF BENEFITS (COB)

The Canadian Life and Health Insurance Association (CLHIA) has set guidelines to determine who is the first payer when both spouses have Health Care coverage through their respective employers.

If you and your spouse are each covered by a benefit program, you may co-ordinate reimbursement of your claim payments.

Co-ordination of Benefits (COB) enables you to submit your claims to both plans and obtain reimbursement for up to 100% of total claim costs.

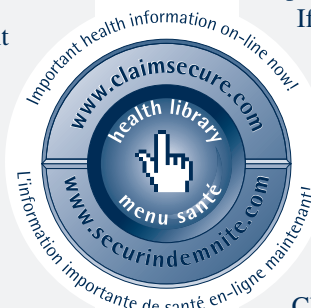
You and your spouse should first submit your claims through your own group plan.

Claims for dependent children should be submitted to the plan of the parent who has the earliest birthday in the calendar year. Today's technology has enabled some pharmacists to submit a secondary COB claim electronically, at point of service. Please ask your pharmacist if this feature is available.

CUSTOMER INQUIRIES – For All Benefits

For benefit inquiries, please contact your Benefits Department or call our Toll-Free Customer Service line at

1-888-513-4464



ClaimSecure may administer one or more of the benefits described below. Please contact your Benefits Department for your plan details.

PAY-DIRECT DENTAL PLAN

Your ClaimSecure card can be used at participating dental offices across Canada. Simply present your card to the dentist and pay only the required deductible amount per treatment. Although your card is connected to a national network of established dental offices, in some circumstances you may be required to pay cash first. In this case please keep the original receipt and attach it to a completed dental claim form. Dental forms are available to you from your Benefits Department or from the ClaimSecure website www.claimsecure.com. Submit the claim to ClaimSecure for payment at the address indicated on the claim form. ClaimSecure will adjudicate your claim in accordance with your plan design and promptly forward the resulting payment to you.

NOTE: Claims may also be transmitted electronically from your dentist's office through the ClaimSecure Bin #610099

PAY-DIRECT VISION CARE PLAN

Your ClaimSecure card can also be used through a Preferred Provider Vision Care Network (PPN) across Canada, including but not limited to The Bay, Sears, Zellers, Precision Optical and Pearle Optical. Simply present your card to the provider and pay only the amount in excess of your plan maximum.

For providers outside of the PPN you will be required to pay cash first. In this instance, retain the original receipt and attach it to a completed Vision claim form. These forms are available to you from you Benefits Department or from the ClaimSecure website www.claimsecure.com. Submit the claim to ClaimSecure for payment at the address indicated on the claim form. ClaimSecure will adjudicate your claim in accordance to your plan design and promptly forward the resulting payment to you.

EXTENDED HEALTH CARE BENEFIT

Plan Design

The design of your program has been carefully selected to ensure that quality health care coverage is provided to you and your family. Please contact your Benefits Department or refer to your employee booklet for a description of your program.

How to Claim for Extended Health Care Benefits

Simply attach the original receipt to a completed Extended Health Care claim form. These forms are available to you from your Benefits Department or from the ClaimSecure website, www.claimsecure.com. Submit the claim to ClaimSecure for payment at the address indicated on the claim form. ClaimSecure will adjudicate your claim in accordance to your plan design and promptly forward the resulting payment to you.

EMERGENCY OUT OF COUNTRY BENEFIT

This program provides benefits should you or a family member incur a medical emergency while travelling outside of Canada.

A claimant must send written notice of claim within 30 days of occurrence. The notice must specify the name of the insured and the name, address and telephone number of the claimant, if other than the insured.

CUSTOMER INQUIRIES

– For Additional Benefits

For additional benefit inquiries, please contact your Benefits Department or the ClaimSecure Customer Service Toll-Free line at **1-888-513-4464**

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