



Frequently Asked Questions

I am a new OPSEU employee. How do I get my drug card?

You have to complete the “Group Insurance Enrolment and Evidence of Insurability (OPSEU)” form that was provided to you as part of your new hire package so you can register your dependants. Once you have completed the form, return it to your Pay and Benefits office as indicated on the package. A drug card will automatically be produced and mailed to your home address. Please make sure your home address in WIN is up to date.

I have family coverage but did not enrol my dependants. Why did I receive a drug card even though I did not enrol?

The 2005 Collective Agreement with OPSEU indicates that every eligible OPSEU-represented employee will receive a drug card no later than November 1, 2006. Your insurance carrier, Manulife, automatically sent you a card based on the information that was available prior to enrolment. If the information is incorrect or out of date, you should fill out a “Group Insurance Enrolment and Evidence of Insurability (OPSEU)” form and return it to Ontario Shared Services (OSS), Pay and Benefits Office as soon as possible. The form is available on MyOPS, on the Employee Pay & Benefits page under forms.

The pharmacist entered my drug card information in the system but there was a problem with the number being accepted. What happened?

Your drug card may have ‘zeros’ preceding the plan contract number or the member certificate number (WIN ID). The pharmacist must ignore any ‘preceding’ zeros when entering your information in the system or the number will be rejected.

I have not yet received a drug card. Who should I call?

Please call the OSS Contact Centre at 1-866-979-9300 or 416-326-9300. The Contact Centre will review your eligibility and address information. If you are eligible, you will be advised how to obtain a card, and how to update your address (if necessary). If your address needs to be updated, you will also need to contact Manulife at 1-800-268-6195 to advise them of your new address so they can send you the card.

What is my WIN ID number?

Your WIN ID number is your employee ID number you currently use to make claims. Your WIN employee ID number can also be found on the “Explanation of Benefits” forms sent to you by the insurance carrier when you are reimbursed for your claims. If you have WIN access, you can check in the employee suite for your ID. If you have questions about your WIN ID number contact the OSS Contact Centre.

Positive Enrolment and Drug Card Program

For Eligible OPSEU-Represented Employees with WIN Access



Why do I have to sign the “Group Insurance Enrolment and Evidence of Insurability (OPSEU)” form?

You must sign the form to validate the information being provided. If you don't sign or date the enrolment form, your enrolment will not be processed and the form will be returned to you, and issuance of your drug card may be delayed.

The “Group Insurance Enrolment and Evidence of Insurability (OPSEU)” form shows two boxes at the top: “New Application” and “Change”. How do I know which one applies to me?

If you are completing this form for the first time, you should tick off the “New Application” box. If you are revising information you have previously submitted, please tick off the “Change” box so OSS can process the information accordingly.

What will you do with the information I provide?

OSS is committed to protecting the privacy of your personal information. The personal information you submit on the enrolment form will be collected and used by OSS to provide health benefits, including a drug card, and for benefits administration. This information will also be disclosed to the insurance carrier for the same purpose.

The information is required to ensure your eligibility for the benefit, ensure the payment of claims is correct and to respond to your questions. In completing the online enrolment, you are indicating your consent to the collection, use and disclosure of this personal information.

Doesn't the insurance company already have that information?

Prior to the drug card the insurer paid claims for you and your dependants based on the information you provided when you submitted a paper claim. The insurer has maintained a record of dependent names that you have submitted. However, some dependent names may not have been submitted because you have not incurred claim expenses for them to date.

Also, the OPS and the insurer wish to ensure that you have the opportunity to identify and confirm enrolment for all of your eligible dependants. Eligible claims for these dependants will be paid promptly without any need to contact you for validation.

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What happens if I do not enrol my dependants?

You may experience delays with all your health insurance claims if the insurer is required to request confirmation about your dependants. Remember that the positive enrolment data you provide will replace information that the insurer may have collected based on your past claims.

Please fill out a “Group Insurance Enrolment and Evidence of Insurability (OPSEU)” form to enrol your dependants and return it to Ontario Shared Services (OSS), Pay and Benefits Office. The form is available on MyOPS, on the Employee Pay & Benefits page under forms. For information you may also call the OSS Contact Centre.

What should I do if my personal status changes in the near future – for example, if I get married or have a child?

If you're getting married or expecting a child, you cannot change your family status and/or enrol your fiancé or expected child in advance.

However, once your status has changed (e.g. from single to family), please contact your ministry Pay and Benefits representative as soon as possible to make the appropriate adjustments and receive new cards if required.

What's the definition of an eligible dependant?

Dependent child: an unmarried child who is one of the following:

- a natural or legally adopted child of the employee; or
- a child living with the employee during the time of adoption probation; or
- a stepchild residing in the employee's household and for whom the employee is financially responsible; or
- a child living with the employee and who is supported solely by the employee, and who is a relative by blood or marriage, or is under the employee's legal guardianship.

In addition, the dependent child must be;

- a child who is under 21; or
- a child who is 21 years of age or older but not yet 26 and in full-time attendance at an accredited educational institution; or
- a child who is 21 years of age or older who was insured under the plan prior to reaching age 21 and who is mentally or physically disabled and financially dependent on the employee.

Spouse: a spouse is a person who is legally married to the insured employee or, if not legally married to the insured employee, cohabits with such employee in a conjugal relationship.

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I have a spouse and four dependent children. How many cards will I receive?

The insurance carrier will issue a card to you and a second card to your spouse. Cards will also be issued for dependent children who are 21 to 25 years of age and who are full-time students. If your dependent child is under 21 years of age, is living away from home in attendance at an accredited educational institution (e.g. post-secondary education) and requires a drug card, contact Manulife at 1-800-268-6195. Please note that all the cards you receive will be under the employee's name, not the spouse or child.

Have any of the benefits changed as a result of this new drug card?

None of your benefits have changed as a result of issuing the drug card. The only thing that will change is how your prescription drug benefits are paid. The drug card will allow for direct payment of applicable drug costs subject to plan limitations at the pharmacy and eliminate the need to submit claims to the insurance carrier.

Will I have to pay anything at the drugstore?

The drug card will provide for direct payment of prescription drugs, subject to the plan limitations, at the point of purchase. However, you will still have to pay the portion of the drug cost that the insurance doesn't cover and any applicable deductible.

I have enrolled my dependants but I have not received my drug card yet. How do we pay for prescription drugs in the interim?

You will have to submit paper claims until you receive your card. If you didn't receive your card by November 1, 2006 you will need to contact the OSS Contact Centre at 1-866-979-9300 or 416-326-9300 or askoss@mgs.gov.on.ca or TTY/teletypewriter 416-327-3851.

Can I use my drug card for medical costs other than drugs?

No. You cannot use your drug card for other medical costs, such as vision aids, dental work or hospital coverage. You will still have to submit claims to your insurance carrier for medical costs other than prescription drugs.

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How do I coordinate drug benefit claims with my spouse?

Coordinating benefits for drug claims will continue to apply the same way as your other health plan benefits; there is no change to the current process of coordinating benefits.

To make a claim for your own drugs: Send to your own plan first (using the drug card), pay the portion not covered by insurance and have your spouse claim the difference on his or her plan.

To make a claim for a spouse's drugs: The spouse must make this claim on his or her plan first. He or she will pay the portion not covered by insurance, and you can claim reimbursement for that portion on your employee plan.

To make a claim for a child's drugs: The claim must be made on the plan of the parent whose birthdate falls the earliest in the year. Reimbursement for the portion not covered in that parent's plan can be claimed from the other parent's plan.

If both parents have drug cards: Direct payment is available using both cards. Cards need to be used in the sequence described above.

If only one parent has a card and the other has coverage through their employer but no card: The card can be used for the cardholder's own prescriptions and, if the cardholder's birthdate falls the earliest in the year, for a child's prescriptions. The other parent will have to pay for his or her prescriptions and then submit a claim for reimbursement.

Where can I find out specific information about my benefits including coordination of benefits?

For information about your benefits, you can check the OPSEU Benefits Booklet on the HR OpenWeb at: <http://intra.hropenweb.gov.on.ca/pay/OPSEUBenefitBookMay2006.pdf> or contact Manulife at 1-800-268-6195 or www.manulife.ca.

Where can I find additional information about the drug card?

If you need additional information about the drug card, please contact Manulife at 1-800-268-6195 or www.manulife.ca

What should I do if my card is lost, damaged or stolen?

You should call Manulife at 1-800-268-6195 or www.manulife.ca to get another card.