



The NSTU Group Insurance Trustees want to provide you with a detailed guide on your prescription drug coverage, aiming for clarity and ease of use. Here's what you need to know:

Coverage Features

- ❖ Provides you and your family with broad protection against the cost of prescription drugs dispensed on a doctor's prescription.
- ❖ A \$5.00 co-pay is required for each prescription.
- ❖ Your NSTU Total Care Benefit Card must be presented at participating pharmacies for direct billing.
- ❖ Over-the-counter drugs are generally not covered unless they are life-sustaining.
- ❖ Generic drugs will be used in place of brand name drugs when medically appropriate.

Important Provisions

- ❖ All new drugs to market must be approved by a review board before they're covered under the Total Care Medical Plan.
- ❖ If you are prescribed a medication that requires individual approval, you will be asked to provide medical information to Medavie Blue Cross for assessment. Your pharmacist will provide the appropriate form(s) to you when you present your prescription, or you may obtain one from Medavie Blue Cross.

Prescription Quantities

For certain long-term or maintenance medications, you can get a 100-day supply. Some of the categories of medications that may be obtained on this basis are listed below:

Cardiovascular Drugs

Thyroid Preparations

Diuretics

Antiarthritics

Anticonvulsant Drugs

Antitubercular Agents

Therapeutic Vitamins

Potassium Replacement Therapy

Oral Hypoglycemic Agents

Antilipidemic Drugs

Antihypertensives

For Members Over 65

- ❖ Prescription drug coverage ceases at age 65. However, spouses under 65 are covered at 80% after a \$25.00 annual deductible is paid.
- ❖ Residents of Nova Scotia are eligible to enroll in the Nova Scotia Seniors' Pharmacare Program.



Prescription Drugs

Frequently Asked Questions



Q: What is the co-pay amount for each prescription?

A: The co-pay amount for each prescription is \$5.00. Your pharmacist will directly bill Medavie Blue Cross for the covered amount and inform you of any additional payment, including the co-pay, that may be required.

Q: Are over-the-counter medications covered?

A: Generally, over-the-counter medications are not covered unless they are life-sustaining drugs.

Q: How does the plan handle generic vs. brand-name drugs?

A: The plan defaults to providing generic drugs when they are available and medically suitable. However, if a physician indicates “no substitution” on the prescription due to medical reasons, the plan will cover the cost of the brand-name drug.

Q: What happens if I am prescribed a medication not on the approved list?

A: For drugs not on the approved list, or new drugs, a review process is required. You may need to provide additional medical information for individual approval by Medavie Blue Cross.

Q: Is there prescription drug coverage for members over 65?

A: Coverage ceases at age 65. If you have a family plan and your spouse is under 65, they will be covered at 80% after satisfying a \$25.00 annual deductible.

For more information on the benefits and programs available under the NSTU Group Insurance Program, please visit the NSTU Group Insurance Trust website at www.nstuinsurance.ca.

Important Update from Managed Health Care Services Inc. (MHCSI)

This program provides an additional coverage of up to \$2.00 per prescription towards your out-of-pocket expenses when filling a prescription at a Lawtons or Sobeys Pharmacy. Please review the important plan information below regarding your MHCSI benefits.

The MHCSI Member Newsletter

For more information about your MHCSI membership – including health awareness, services available at our preferred pharmacy network stores, and our Scene+ exclusive offers – visit [MHCSI | Member Communications](#) to sign up to receive our newsletter.

Lawtons Drugs Partner Discount Card – Expiry Date Update

The current Lawtons Drug Partner Discount cards in circulation, with an expiry date of December 31, 2023, will continue to be honoured at all Lawtons Drugs locations past the expiry date. Lawtons Drugs will not issue new cards unless a replacement is requested due being lost or damaged.

The MHCSI and Claim Secure Member Website and App

Your personalized MHCSI Benefit Card and Lawtons Partner Discount Card are now available in digital format through our app and website. Visit your eProfile on the MHCSI website and member app to make this update to your account. To find the app, please search for “**MHCSI mobile**” in the app store. Using eProfile is the best way to access your MHCSI Benefit information online. To enjoy the convenience of MHCSI’s secure online services, you’ll need to set up your own personal eProfile account.

Registering for your Online Account

- Sign up for eProfile at <https://eprofile.claimsecure.com>
- Select “**Register**” and follow the prompts to input your information and complete your eProfile registration.
- As part of the registration process, you do not need to enter direct deposit information to access the benefits of this program. Please bypass this section.
- Need help? Visit www.myeprofile.ca/learn-more/ and select “**Registration**” to watch the how-to video on registering.



Not an MHCSI member? Please contact your group administrator or MHCSI at mhcsi.groupadmin@mhcsi.ca for enrollment details.