

# STI CARD PROGRAMS

## ABBREVIATED OVERVIEW FOR PHARMACY

Pin me up!

### TYPES OF STI CARD PROGRAMS

#### 1. Sample Card (SS/MS)

- Covers all of the prescription costs for the quantity and DIN specified
- No costs are intended for the patient or their drug plan
- Recommended coordination: first payer position (Primary)



#### 2. Patient Choice/innoviCares Card (MB)

- Covers up to the difference between the brand and its lowest cost alternative (i.e. generic)
- Recommended coordination: secondary payer position (Secondary)



#### 3. Patient Benefit/

##### Patient Assistance Card (SB/MB/PA)

- Covers a portion or all of the prescription costs for non-interchangeable brand medications
- Recommended coordination: last payer position (Last)



### PROTECTION OF PATIENT PRIVACY

STI respects privacy concerns and takes the protection of information very seriously. STI has a privacy officer and governance policies in place that evaluate and ensure that STI complies with Canada's Anti-Spam Legislation (CASL), all Canadian federal privacy laws, for example, the Personal Information Protection and Electronic Documents Act (PIPEDA) and all provincial privacy laws, for example, the Personal Health Information Protection Act (PHIPA) in Ontario and "An Act respecting the protection of personal information in the private sector" in Québec.

Visit [www.smartsti.com/privacy](http://www.smartsti.com/privacy) for more information.

### STI CARD DESIGN LOGIC

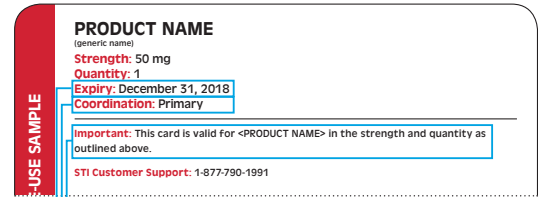
#### CARD FRONT: PLAN INFORMATION



**Unique 5 Alpha Client ID**  
Starts with the brand-name drug or program for easy identification, for example, INNOV for innoviCares.

- Type of Benefit**
- SS Single-Use Sample
  - MS Multi-Use Sample
  - SB Single-Use Benefit
  - MB Multi-Use Benefit
  - PA Patient Assistance (Multi-Use)

#### CARD BACK: PROCESSING INSTRUCTIONS



- Important:** What the card covers.
- Coordination:** STI's recommended coordination.
- Expiry:** The expected expiry date of the card. Newer cards may be available after the expiry date.

## STI CARD PROGRAMS – COORDINATION OF BENEFIT RECOMMENDATIONS

**SAMPLE CARD:** Intended to pick up 100% of the total usual and customary prescription costs. There should be no cost to the patient or their drug plan(s). Client ID ends in **SS** or **MS**.

**PATIENT BENEFIT/PATIENT ASSISTANCE:** Typically used when the out-of-pocket costs could present a significant financial challenge for the patient. The STI card is to be processed after existing paying plan(s) coverage. Patient Benefit Client ID ends in **SB** or **MB**. Patient Assistance Client ID ends in **PA**.

**PATIENT CHOICE/INNOVICARES:** Allows the patient the choice to have the brand by making the brand another lowest cost alternative (LCA). Card covers up to the difference between the amount the existing plan will pay (typically the LCA – i.e. the generic) and the cost of the brand drug, making the brand similar in price to the LCA. Client ID ends in **MB**.

Placement of the card applies to paying plans not Drug Information Systems (e.g. BC PharmaNet).

PATIENT'S PLAN COVERAGE	PATIENT BENEFIT PROGRAM TYPE		
	SAMPLE	PATIENT CHOICE/ INNOVICARES	PATIENT BENEFIT/ PATIENT ASSISTANCE
<b>PATIENT HAS ONE PAYING EMPLOYER PLAN</b> <i>Patient is card holder (Employer Plan) or covered by a Spousal Plan</i> Coordination of Benefits Card Recommendation	First Payer Position (Primary)	Second Payer Position (Secondary)	Last Payer Position (Last)
<b>PATIENT HAS TWO PAYING EMPLOYER PLANS</b> <i>Patient is card holder + spouse (Employer Plan + Spousal Plan)</i> Coordination of Benefits Card Recommendation	First Payer Position (Primary)	Second Payer Position (Secondary)	Last Payer Position (Last)
<b>PATIENT HAS PUBLIC PAYING PLAN ONLY</b> <i>Patient is card holder (Public Plan)</i> Coordination of Benefits Card Recommendation	First Payer Position (Primary)	Second Payer Position (Secondary)	Last Payer Position (Last)
<b>PATIENT HAS TWO PAYING PLANS (PUBLIC + PRIVATE)</b> <i>Patient is card holder (Public Plan) + card holder spouse (Employee Plan)</i> Coordination of Benefits Card Recommendation	First Payer Position (Primary)	Second Payer Position (Secondary)	Last Payer Position (Last)
<b>PATIENT HAS NO PLAN/DEFERRED PLAN/ PAY &amp; SUBMIT PLAN</b> Coordination of Benefits Card Recommendation	First Payer Position (Primary)	First Payer Position (Primary)	First Payer Position (Primary)

This is STI's recommended guide for pharmacy use when coordinating STI cards. STI acknowledges that pharmacy must first follow their agreements in place with public and private payers, and align with the Canadian Life and Health Insurance Association (CLHIA) Coordination of Benefits Guideline. The final coordination of benefits decision is at the discretion of the pharmacist or technician whether it is NIHB, Trillium or the patient's private plan and will not be disputed by STI.



### CUSTOMER SUPPORT

Call: 1-877-790-1991 (English and French)  
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