

PSHCP BULLETIN

Number 1

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1. PSHCP Bulletin - keeping you informed

This is the first issue of the PSHCP Bulletin - a new newsletter produced by the PSHCP Board of Management. PSHCP Bulletin provides benefit and administrative information to enable you to make the most of your health care plan.

2. Claim filing deadline for 1996 expenses: June 30, 1997

Please remember to file your claims no later than 6 months from the end of the calendar year in which you incurred your expenses. Claims for 1996 expenses must be submitted **no later than June 30, 1997**.

Claims will not be accepted after the six month deadline, unless the late claim is the result of unavoidable circumstances such as medical or psychological incapacity.

If you don't have a personalised claim form and need to obtain a standard PSHCP claim form, please contact your Pay and Benefits or Pension Office.

3. New policy - original receipts no longer returned

The PSHCP Board of Management has authorized the Administrator to no longer return original receipts to plan members who request them.

For Coordination of Benefits (i.e. to submit to another insurance plan for reimbursement of any balance remaining), the accepted industry practice is to submit an original Explanation of Benefits with photocopies of receipts. If you need to submit receipts to another plan to Coordinate Benefits, please make photocopies before submitting your claim to the PSHCP.

The Explanation of Benefits may also be used for income tax purposes.

The Administrator will continue to review plan member requests for original receipts on a case-by-case basis, and will return original receipts for declined ineligible expenses, or if Revenue Canada requests them for auditing purposes.

4. Mail Order Pharmacy - Meditrust

As you may recall, in the fall of 1995, the PSHCP Board of Management advised plan members that it was endorsing the mail order drug service provided by Meditrust Healthcare Services Inc. The Board of Management had concluded that the use of mail order pharmacies could potentially result in cost savings for both individual members and the plan because mail order pharmacies often charge lower dispensing fees than regular pharmacies.

Plan members received enrolment forms and information about the services available from Meditrust. However, only a small number of plan members chose to enrol with Meditrust. As a result, the plan has achieved only minimal cost savings, and the Board of Management has concluded that significant savings are likely not possible based on the current plan design.

Therefore, we wish to advise you that the agreement between Meditrust Healthcare Services Inc. and the PSHCP Board of Management was discontinued on February 9, 1997.

Although the Board of Management no longer has a service agreement with this particular mail order pharmacy, it continues to feel that in certain circumstances mail order pharmacies offer convenience, and may result in cost savings for both you and the plan.

5. Residents of Ontario - claims for chiropractic and podiatry services

As a result of changes to provincial legislation effective August 1, 1996, members of the PSHCP who live in Ontario may now submit claims for chiropractic and podiatry services that exceed the OHIP amount for each visit.

Before August 1, 1996, plan members in Ontario could only submit claims for chiropractic and podiatry services after the annual OHIP maximum was reached. You may now submit claims for out-of-pocket expenses for each visit.

The PSHCP reimburses you for 80% of reasonable and customary charges under the Health Practitioners Benefit for expenses you incur, after you pay the annual deductible amount. The annual maximum eligible expense for chiropractic services is \$500 and for podiatry services is \$300 each calendar year.

The *PSHCP BULLETIN* is produced by the Public Service Health Care Plan (PSHCP) Board of Management to provide you with benefit and administrative information about your health care plan.