

PSHCP BULLETIN

Number 11

October 2001

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New PSHCP booklet!

The Public Service Health Care Plan (PSHCP) Trust is very pleased to announce the completion of the new and updated member booklet. Copies of “Public Service Health Care Plan – Benefits coverage and plan provisions” are being provided to pensioners along with this Bulletin, and will be distributed to employees at their workplace.

PSHCP Trust Members

In the last Bulletin we informed you that since April 1, 2000, the PSHCP has been managed by a Trust. As background, you may recall that in December 1999, the Treasury Board of Canada, the Bargaining Agents of the National Joint Council, and the Federal Superannuates National Association (FSNA) signed a Memorandum of Understanding (MOU) setting out the long-term financial and management framework for the PSHCP. This led to the signing of a Trust Agreement and the formation of the Trust.

The PSHCP Trust is an independent body that operates at arms’ length from the federal government. The Trust is comprised of nine Trustees and a Chairperson who are the fiduciaries of the PSHCP. As such, the Trustees have pledged to protect the interests of the beneficiaries, i.e. plan members and their covered family members.

In this issue we would like to introduce the individual Trustees – the people who manage your Plan:

The PSHCP Trust	
Chairperson: Martha Hynna (independent chairperson)	
Trustees Appointed by Bargaining Agents	Trustees Appointed by the Treasury Board of Canada
John Gordon Public Service Alliance of Canada (PSAC)	Col. Linda Colwell Department of National Defence
Brenda Goodman Public Service Alliance of Canada (PSAC)	Thérèse Gervais Treasury Board of Canada, Secretariat
Bill Krause The Social Science Employees Association (SSEA)	Don Dickson Treasury Board of Canada, Secretariat
Rudy Loiselle Professional Institute of the Public Service of Canada (PIPSC)	Dr. Marshall Moffat Industry Canada
Trustee Appointed by the Federal Superannuates National Association (FSNA): Jean-Guy Soulière	

For better claims processing...

For better claims processing the Plan Administrator, Sun Life Assurance Company of Canada, suggests that you attach **no more than 15-20** different receipts or invoices to each PSHCP claim form. Attaching a large number of receipts to one claim form slows down claims processing and turnaround times. If you incur frequent expenses, try submitting claims more often.

Reminder: the PSHCP does not cover Over-the-Counter (OTC) Drugs

This is a reminder that since April 1, 1998, the plan does not provide reimbursement for over-the-counter drugs. An over-the-counter drug is a product that does not legally require a prescription. Examples include but are not limited to antihistamines, cough suppressants, gastrointestinal products, specialized shampoos, and many pain medications.

The Travel Benefit & Emergency Travel Assistance Benefit

Are you travelling outside your home province/territory in the near future? Are you aware that if you're a member of the PSHCP and a resident of Canada, you and each of your covered dependants have automatic coverage under the Travel Benefit and Emergency Travel Assistance Benefit?

The Travel Benefit covers you and your dependants for up to \$100,000 (CDN) each in eligible expenses incurred for **emergency medical treatment** while travelling on vacation or business. This coverage continues for up to 40 days after departure from your province/territory of residence. Eligible expenses under the Travel Benefit are reimbursed at 100 per cent with no annual deductible.

The Emergency Travel Assistance Benefit, administered by World Access Canada, provides plan members with a 24-hour "help line" for medical, legal or other travel-related emergency assistance. **Should a medical emergency occur outside your home province/territory, if possible, you or someone on your behalf are to contact World Access Canada immediately to ensure that you receive appropriate medical care. World Access, whenever possible, will also arrange for direct payments on your behalf to medical and hospital providers.**

When travelling, remember to take your "Public Service Emergency Travel Assistance" card that shows your plan Certificate/Identification Number and the World Access Emergency Help Line telephone numbers.

If you incur medical expenses and do not contact World Access before your treatment to arrange for advance payments, you must first submit your expenses to your provincial/territorial health care plan for reimbursement. Once you receive the settlement of your claim from the provincial/territorial plan, you may then submit a claim to Sun Life Assurance Company of Canada for any balance remaining. In these cases, the PSHCP only accepts charges for eligible expenses that *exceed* the amount covered by your provincial/territorial plan.

It is important that you personally determine whether the coverage provided under the Travel Benefit and the \$100,000 per trip limit for you and each of your covered dependants is sufficient for your circumstances. If not, you may wish to consider purchasing additional "top-up" travel health insurance from another plan. In addition, if you're travelling for more than 40 days you should obtain additional travel health insurance from another plan for your entire trip.

Please note, the Travel Benefit does not cover expenses for the regular treatment of a disease or injury that existed before departure. Emergency Travel Assistance services are not available in certain countries affected by war, political instability, epidemics or geographic inaccessibility. The list of countries, as maintained by World Access Canada on behalf of the Plan Administrator, will change according to world conditions.

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