

29. Hence it is that two supplementary hospital benefits insurance plans are available: The Blue Cross and that afforded under the Optional Hospital Expense Benefit of the Group Surgical-Medical Plan. Either or both of these may be subscribed to.

30. The Blue Cross will provide up to \$3.75 per diem, the Hospital Expense Benefit of the Group Surgical-Medical Plan \$3.00 above the basic hospital benefits.

31. The Blue Cross do not have an identification certificate for their contract. The Group Surgical-Medical Identification certificate serves also as identification for supplementary hospital benefits where in force.

32. Where an F.S.O. or F.S.E. maintains a supplementary hospital benefits plan in effect, he should, on submitting a claim under cover of form F.A. 4, indicate in the appropriate space the plan or plans he is carrying.

33. After the basic hospital charges have been attended to under the Hospital (Outside Canada) Plan, the accounts are then referred, where necessary, to the supplementary hospital benefits underwriters for further settlements.

34. Conditions may vary with individual cases but it is not unwise to carry supplementary hospital benefits plans.

APPLICATION OF GROUP SURGICAL-MEDICAL PLAN AND HOSPITAL PLANS BENEFITS IN CANADA

35. When an F.S.O. or F.S.E. returns to Canada, Group Surgical-Medical and Hospital Plans benefits still apply.

Group Surgical-Medical Plan

36. There is no change in the submission or handling of claims under the Group Surgical-Medical Plan.

Hospital Plans

37. Should an F.S.O. or F.S.E. or dependent require hospitalization while in Canada, Head Office should be advised in advance. Steps are then taken by the Department for processing the hospital claim directly with the hospital concerned. As a result, the officer is not obliged to settle the hospital charges and then submit a claim.

38. Should no previous advice have been possible, the officer will settle his hospital bill on discharge and then submit claim in the usual manner.