

Medical and Related Expenses:

Preventive Medical Services Expenses

If you are serving at an "Unhealthy Mission" (See Schedule to FSD 38), there is a provision for you, your dependants and your household staff to receive a free medical examination, immunizations and most prescribed preventive medicines. These services are normally provided by local physicians in accordance with procedures established by Health Canada. In the unlikely event that local facilities are inadequate for the purpose of providing preventive services or conducting an examination under FSD 38, your employer will grant adequate leave with pay for you (and/or dependants) to obtain medical services while you are away from the mission for some other reason such as temporary duty or vacation leave.

This Directive also requires you to undergo a medical examination on departure from an unhealthy mission or on reassignment to Ottawa. The procedures and instructions are the same as the FSD 9 pre-posting medicals. Again, you are entitled to see EIC's assessment of your fitness if you wish.

Health Care Expenses

FSD 39 recognizes that you should not have to go out of pocket for expenses incurred for illness, injuries or complications arising therefrom which would not normally be contracted or pose problems in Canada. In such cases, providing you use an acceptable doctor, the Department will reimburse you for admissible medical expenses which are in excess of those normally provided by OHIP. Co-insurance and required deductibles however, remain the responsibility of the employee. HC has the major input as to what is and what is not post attributable. In case you disagree, your personal physician at the mission can have some input.

FSD 39 recognizes the high cost of medical or dental care abroad and that it may not necessarily be fully covered by your insurance. The normal first step after incurring expenses is for you to submit a claim to PSHCP, or the Public Service Dental Care Plan (PSDCP). When your dealings with them are complete, you may find a portion of the expenses are ineligible because the fees go beyond the maximum scheduled for such professional services. To obtain further reimbursement under FSD 39, send Benefits, Policy and Implementation (ABMA) the summary claim form and original bills and receipts that have been returned to you by PSHCP or PSDCP.

FSD 42 responds to the problem of foreign doctors and hospitals who may not be prepared to wait for PSHCP to pay you before collecting their fees. In most circumstances, your employer will advance you the money for six months maximum to bridge the gap between payment of your bills and reimbursement from the insurer. Form 330-18, obtainable from Mission Administration, must be completed when requesting such an advance. Because of problems with exchange rate fluctuation, you should apply for an advance as closely as possible to the date on which the expense is incurred.

Health Care Travel

Where local medical care is inadequate or local costs are excessive in comparison to Canada, it may be necessary or cost-effective for someone to travel to a place where more acceptable facilities are available. FSD 41 covers the cost of travel for the patient be it the employee or his/her dependant. It also covers the patient's actual and reasonable local transportation expenses between the treatment centre and place of temporary accommodation. In some circumstances, the patient's living expenses in private or commercial accommodation may also be included. Where an escort is authorized, the travel expenses for that person and a living expense supplement are payable.

Authority for travel under FSD 41 has been delegated to the Head of Mission in consultation with HC. When approved, any travel time required by the employee is also covered and not charged against his or her other credits.

It is important that you read the instructions following FSD 41.03 very carefully. While it may be a natural human response to want to be with one's spouse or child at the time they are receiving treatment;