

19. Claims should be submitted on form 490 P.S.C. or form 1311 P.S.C. or both as appropriate, stocks of which should be in all our offices abroad.

20. Under cover of T.C.S./Info. 60-42 dated 28 October 60, Group Surgical-Medical Plan, was forwarded a booklet entitled: Your Surgical-Medical Insurance Plan, an explanation of the Group Surgical-Medical Insurance Plan for employees in the Public Service of Canada.

21. It is strongly recommended that reference be made to this booklet when submitting claims. Properly submitted claims are being processed with despatch. Our experience so far indicates that delays in processing, where they have occurred, have been caused by failure to submit claims as instructed.

22. Some claims have been submitted under cover of the wrong forms. At other times, the doctor's bills have indicated solely that they were for professional services without any indication as to the nature of these services. In some cases, it has been possible to provide this information from Head Office, but this is not always the case. Properly submitted claims are in everyone's interest.

23. One final note with respect to prescribed drugs, charges for which may be claimed under the Major Medical Benefits of the Plan: care should be taken to have it clearly shown that they are in fact prescribed drugs.

24. Surgical-Medical claims under cover of the appropriate forms should be forwarded by F.S.O.'s and F.S.E.'s abroad to Head Office addressed to the Assistant Director (Personnel), Trade Commissioner Service, Attention: Officer In Charge Medical Claims, for submission to the underwriters for payment.

25. Medical services and other expenses reimbursed under the Group Surgical-Medical Insurance Plan may be claimed as deductions for income tax purposes providing such services and expenses fall within those allowable deductions under the Income Tax Act and Regulations.

SUPPLEMENTARY HOSPITAL BENEFITS

26. These are provided to supplement, as the name implies, the basic hospital coverage provided by the Hospital (Outside Canada) Plan.

27. The regulations of the Hospital (Outside Canada) Plan presently in force are intended to provide the insured with payment of all charges that may be included under what is known in Ontario as the Standard Ward Level Care.

28. Briefly, this means all the services available at a hospital: bed and board, x-rays, drugs, laboratory to mention a few. Standard ward level care is not strictly meant to include semi-private or private accommodation.