

2.13 Health Insurance

One of the most basic and essential items to be knowledgeable about concerns what happens to your insurance when you live abroad.

Medical Insurance

As a result of your posting, your medical coverage must be amended from the Provincial (basic) plan and the Public Service Health Care Plan (PSHCP) to the comprehensive Outside Canada PSHCP. See the 1992 Information Booklet on PSHCP published by the Treasury Board. Note that since July 1, 1987 the plan also includes a vision care and hearing aid benefit.

As the Provincial Insurance coverage for most provinces extends three months following the departure from that province, Outside Canada PSHCP is commenced to ensure continuous medical coverage.

It is essential to note that the comprehensive PSHCP coverage is provided expressly for the benefit of employees and their dependants who reside abroad. If during your posting, a dependant returns to Canada for more than three months, he or she must obtain coverage under the applicable provincial health insurance plan. You must notify the applicable health insurance office in such a case, as there may be a requirement to amend your health insurance.

Medical Coverage for Dependant Children

PSHCP coverage for children automatically terminates when the child reaches age 21, unless the coverage dependant is single, between the ages of 21 and 25 and a full-time student at school, or university outside Canada or where the child is disabled. When any of these conditions no longer apply, it is the employee's responsibility to inform Compensation Division (SBP) to ensure that new application forms (DSS 2028-8), *Application for Designation of Additional Dependant(s)*, for comprehensive coverage are completed.

PSHCP coverage is also available to a member of the employee's household outside Canada who resides with the employee and who is dependent upon the employee for financial support. A special application must be completed and approved for such coverage (DSS 2028-8).

Medical Claims Procedures

Medical services incurred in Canada or at the mission, before the effective date of coverage under the Outside Canada plan must be submitted directly to the provincial insurance plan for payment and then sent directly to PSHCP for additional assessment if necessary.

Medical claims for services incurred after the commencement of coverage under the Outside Canada plan are to be sent directly to PSHCP for consideration and payment. You can often incur large "up-front" medical payments while abroad and it is important to realize that there is a lengthy processing period for reimbursement of outside Canada medical claims.

For costs of admissible expenses incurred at the mission above what is permissible under the provincial plan, the PSHCP plan or the Public Service Dental Care Plan, you may be eligible for reimbursement under FSD 39. In these cases, please contact Mission Management for further instructions. Please note that services incurred inside Canada are not covered under FSD 39.

For residents of Quebec leaving on posting, it is your responsibility to inform Quebec Medicare of your departure, your posting abroad and your estimated duration of absence from Quebec. This