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 facilitates first day coverage on return from posting. (Ontario residents should also contact OHIP directly.)

## What To Do When You Return From Posting

On return to Canada it is imperative that you visit SBP without delay in order to commence reinstatement of supplementary PSHCP. Employees must also contact OHIP or Quebec Medicare directly to inform them of their return to Canada. Failure to do so may cause additional administrative procedures for all concerned, possible short-term financial loss to you, and potentially embarrassing situations involving health care professionals who must be asked to defer billing to your provincial plan for several months.

#### Addresses for Claims

Ontario Health Insurance Plan 75 Albert Street Ottawa, Ontario K1P 5Y0

Quebec Medicare P.O. Box 6600 Québec, Quebec G1K 7T3

The Public Service Health Care Plan (PSHCP)
75 Albert Street
Ottawa, Ontario
K1P 5E8

# **Dental Insurance**

The following information has been provided to SBP by Great-West Life in order that they may promptly assess dental claims for expenses that are incurred outside Canada.

### Completion of Great-West Life Claim Form M445D

- 1. A separate claim form should be completed for each patient.
- 2. The dentist should complete Part I indicating the following: