

# Getting the most from your Health Protection Plus Plan



Health Protection Plus provides you protection for high cost medical expenses in addition to the flexibility of a Health Spending Account.

In the event you experience an unexpected serious illness or medical issues, you can be assured you are protected from larger medical expenses that arise through an Extended Health Care plan.

Your Health Spending Account works like a special savings account. Every year, a fixed dollar amount is placed in your account. You use this money to cover medical and dental expenses. To be eligible for reimbursement, all care must be medically necessary and eligible for income tax credits as per the Canada Revenue Agency rules.

See *Understanding Health Spending Accounts* at [pac.bluecross.ca](http://pac.bluecross.ca) under *How Benefits Work* to learn more.

## How does the Health Protection Plus plan work?

Eligible expenses under the Extended Health Care plan (see highlights on reverse) are considered for reimbursement first and these claims count toward the plan's deductible. If the extended health plan's deductible has not been reached, these expenses may be paid by the Health Spending Account.

When the Extended Health Care plan's deductible has been satisfied, eligible claims are paid by this plan.

Expenses not eligible under the Extended Health Care benefit category, but are eligible under Canada Revenue Agency guidelines, are automatically considered for reimbursement under the Health Spending Account plan.

## What's covered by the Health Spending Account?

The Health Spending Account pays 100% of eligible expenses. Claimable items under your Health Spending Account must be recognized as medical expenses under the Canada Revenue Agency (CRA) Income Tax guidelines. This means any medical expense you can claim on your tax return is an eligible expense under your Health Spending Account plan. To find out what your Health Spending Account amount is, refer to your plan booklet or contact your Plan Administrator. Please note some medical expenses or services require a doctor's note to be eligible for reimbursement.

To find information related to claimable medical expenses, go to the CRA website or phone them, toll-free 1 800 959-8281.

## What's covered by the Extended Health Care plan?

The Extended Health Care plan has an annual deductible of \$3,000 per family.

The plan also has an overall lifetime maximum of \$100,000 per person and an annual maximum of \$50,000 per person.

Once the plan's deductible has been satisfied, 100% of eligible expenses are paid up to the annual and lifetime maximums.

**Extended Health Claims** 604 419-2600

**Dental Claims** 604 419-2300

**HSA Claims** 604 419-2600

**Travel Plan Claims** 604 419-2600

**Toll-free** 1 800 275-4672

[pac.bluecross.ca](http://pac.bluecross.ca)



BENEFIT	DETAILS
Prescription drugs	Drugs that legally require a prescription as approved by Health Canada (Pharmacare and non-Pharmacare in BC) excluding lifestyle drugs, contraceptives etc.; the dispensing fee is covered.
Hospital	Semi-private or private accommodation (over and above amount allowed by any Government plan) in an acute care room of a public general hospital. Covers up to \$200/day with a \$25,000/lifetime maximum.
Private duty nursing	With physician referral for acute condition in home or hospital, \$10,000/calendar year with a \$25,000 lifetime maximum.
Ambulance	Ground emergencies and air ambulance up to \$25,000 lifetime maximum. Includes licensed ground ambulance service to and from nearest Canadian hospital; air transport will be covered when time is critical; emergency transport from one hospital to another; charges for attendant when medically necessary.
Dental accident	\$10,000/accident due to an external blow to the mouth
Standard durable medical equipment, and medical aids and supplies	Purchase or rental of durable medical equipment limited to \$5,000 maximum per wheelchair/electric scooter per lifetime and \$5,000 maximum per hospital bed per lifetime, including repairs and replacement costs. All other medical equipment is subject to reasonable and customary limits.
Out-of-country emergency travel	Annual emergency medical coverage on trips up to 30 days. Includes Medi-Assist travel assistance.

### How to submit a claim under your Health Protection Plus Plan

Health Protection Plus has two claiming deadlines:

1. Claims to be paid by the Health Spending Account must be received in our office by March 31 of the following year in which the expense was incurred. This means that if you have an expense dated May 5, 2011, your claim must be received in our office by March 31, 2012 to make a claim under the Health Spending Account.
2. Claims to be paid by the extended health plan must be received by December 31 of the following year in which the expense was incurred. This means that if you have an expense dated June 15, 2011, your claim must be received in our office by December 31, 2012 to make a claim.

Use a Health Spending Account Claim form to submit your expenses. For more information or to get claim forms visit [pac.bluecross.ca](http://pac.bluecross.ca).

