The Public Service Health Care Plan





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PSHCP BENEFIT CARD EMAIL NOTIFICATION

The PSHCP benefit card email notification is a new service where Sun Life will send you an automated email when a prescription drug is filled at a pharmacy using your benefit card.

A link to the secure site is included in the notification and, once logged in, you will have access to information about:

- The drug(s) prescribed
- Potential side effects and contraindications of these drugs
- Comparable, cost-saving alternatives
- Claim history and coverage details

These notifications will help you manage your health and serve as an additional layer of protection against potential fraud. To benefit from this service, Sun Life must have your email address on file.

CLICK TO CHAT

Click to chat allows you to securely connect with a Sun Life call centre representative in real-time for online support.

You must be signed-in to **www.sunlife.ca/pshcp** to use this service. Simply click on the "Chat live now" icon located on the top navigation bar to initiate a chat with a representative Monday to Friday between 9:00 a.m. and 5:30 p.m. EST.

REMINDERS FOR DIGITAL SERVICES

- Keep your original receipts for 12 months from the date you submitted your claims online or through the my Sun Life Mobile app, as they may be required to support your claims if your file is selected for review.
- Claim up to eight expenses per submission through the my Sun Life Mobile app; simply tap on "Add another expense" to include additional services or products to your submission.
- Use your PSHCP benefit card at the pharmacy as drug expenses cannot be submitted through digital services.
- Submit coordination of benefits claims through your secure account at www.sunlife.ca/pshcp.
 Coordination of benefits claims cannot be submitted using the my Sun Life Mobile app.



BENEFITS

Reminder: Expansion of coverage for contraceptives

On April 1, 2018, the PSHCP expanded the types of contraceptives that are covered under the Plan.

In addition to oral contraceptives, you and your eligible dependants are now covered for non-oral contraceptives, such as patches, vaginal rings, contraceptive implants (intrauterine and arm) and intrauterine devices (IUDs) including copper IUDs.

Non-oral contraceptives will be reimbursed at 80% of the reasonable and customary amount, provided they are:

- Prescribed by a physician or other qualified health professional, if the applicable provincial/ territorial legislation permits them to prescribe the products
- Dispensed by a pharmacist or a physician
- Approved by Health Canada
- Purchased on or after April 1, 2018

Please note that contraceptives that are barrier methods, such as male or female condoms, diaphragms and cervical caps, as well as spermicide products such as foams and jellies, are not considered eligible for reimbursement under the PSHCP.

BENEFITS

Emergency while travelling

As a PSHCP member with Supplementary coverage, you and each of your eligible dependants have automatic coverage under the Out-of-Province Benefit, for up to \$500,000 (CAD) for medical expenses incurred due to an emergency, for up to 40 days after departure from your province of residence. These benefits are administered by Allianz, who provides a 24-hour helpline for medical, legal or other travel-related emergency assistance.

EMERGENCY WHILE TRAVELLING ... CONTINUED FROM PAGE 2



If a medical incident occurs while you are travelling, you or someone on your behalf must contact Allianz as soon as possible. Allianz will help you throughout your emergency and, if required, will retain services to transport you to the nearest suitable medical facility. Whenever possible, Allianz will also arrange for direct payments for emergency-related medical expenses on your behalf to medical and hospital providers.

Whenever you or your covered dependants travel, remember to take along your PSHCP benefit card. The PSHCP benefit card lists your Plan Certificate Number and Allianz's Worldwide Care Helpline telephone numbers.

Results of the 2017 PSHCP Member Satisfaction Survey

In October 2017, Sun Life sent a PSHCP Member Satisfaction Survey to 25,000 randomly selected plan members with **Supplementary coverage** asking for feedback on the services provided by Sun Life and its subcontractor, Allianz. Participation from respondents was appreciated. Below are some highlights from the results.

AREAS OF SATISFACTION:	Rated out of 10
PSHCP benefit card	8.79
Emergency Travel Assistance Call Centre (Allianz)	8.31
Sun Life PSHCP Call Centre	8.08
Paper claims process	7.88

AREAS OF SATISFACTION:	Rated out of 10
Overall satisfaction with Sun Life	7.68
Overall satisfaction with PSHCP benefits	7.58

Sun Life also sent the PSHCP Member Satisfaction Survey to 4,000 Plan members with **Comprehensive coverage**. Below are some highlights from these results.

AREAS OF SATISFACTION:	Rated out of 10
Allianz PSHCP Call Centre	7.41
Knowledge of the PSHCP	6.76
Overall satisfaction with PSHCP benefits	6.56
Paper claims process	6.22
Overall satisfaction with Allianz	5.99

The results of the 2017 survey confirmed the importance of offering digital services to our membership.

- Nearly half of plan members access the PSHCP bulletin in electronic format.
- 60% of members with Comprehensive coverage and 43% of members with Supplementary coverage use the Sun Life Plan Member Services website (www.sunlife.ca/pshcp) as their main source of PSHCP information.
- The features of Sun Life's Plan Member Services website are among the significant drivers for overall satisfaction.

Respondents also indicated the need for online claims submissions, which has since been implemented. As of April 1, 2018, plan members residing in Canada are now able to submit claims for paramedical services and vision care benefits through Sun Life's Plan Member Services website and the my Sun Life Mobile application. To benefit from these services, register on Sun Life's Plan Member Services website at www.sunlife.ca/pshcp.

FAQs: Breast pumps and physician referrals

BREAST PUMPS:

Q: Are breast pumps eligible for reimbursement under the terms of the Plan?

A: Manual and electric breast pumps are eligible as a once-per-lifetime purchase under the Plan, following the birth of a child, when prescribed by a physician for one of the following situations:

- The child is born in the 37th week of gestation or earlier
- The mother or child has a medical condition that prevents normal breastfeeding

When requesting reimbursement for a breast pump, your claim must include:

- A completed and signed claim form
- A written prescription from a physician confirming the week of gestation in which the child was born or the medical condition preventing normal breastfeeding
- A personalized receipt including the claimant's name, a description of the purchase and the date that the payment was made in full (cash register receipts are not accepted)

The reasonable and customary amount for breast pumps is \$500, payable at 80%.

PHYSICIAN REFERRALS:

Q: Which services require a physician's referral?

A: Physician referrals are required for physiotherapy, massage therapy, speech language pathology, social workers, and psychology services. Referrals are valid for one year from the date they are issued, after which time, an updated referral must be provided to Sun Life. A referral from a psychologist or a psychiatrist is required for services rendered by an electrologist. This referral is valid for three years.

BENEFITS

Know Your Plan: Coverage for transport chairs

Under the durable equipment benefit, the PSHCP provides coverage for a transport chair **or** a wheelchair within a five-year period. **Only one** of these options will be eligible for reimbursement.

Compared to wheelchairs, transport chairs are designed to be pushed by an attendant. They are more lightweight and compact with a widely universal fit and are generally less expensive than a wheelchair.

The Plan covers 80% of the reasonable and customary expenses for the purchase of a transport chair if:

- it is prescribed as medically necessary; and
- there is no history of reimbursement of either a transport chair or a wheelchair within the last five years.

