



JOHNSTONE'S JOURNAL is published monthly, and designed to provide topical information of interest not only to plan administrators, but to all employees who enjoy coverage under the benefit plan. Feel free to make copies, and use as a payroll staffer.

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Provincial Medical Plans

A Requirement for Coverage Under Extended Health Care Plans

Your Basic Health Coverage

In Canada, if you wake up in your local emergency room in a full body cast, you may worry about what happened to put you there. . . but you needn't worry about how you are going to pay for any of the medical costs—your Provincial medical plan will look after you—right? Well, the answer is yes, **unless you've neglected to apply for coverage.**

Whether you or your employer pays for the cost of the Provincial plan, **the onus is on** you to make sure you are properly enrolled.

The Provincial Medical Plan

Provincial medical plans cover the basic expenses for doctors, hospital stays, and lab tests. However, the Provincial medical plan does not cover some items and services, such as private and semi-private hospital rooms, and special medical equipment. The patient is responsible for payment and is billed directly. Additionally, outpatient costs, such as prescription drugs and physiotherapy, may not be fully covered.

That's where your Extended Health Care plan comes in; it is designed to **supplement** your Provincial medical coverage.

Extended Health Care Plans Cannot Stand Alone

Can your Extended Health plan pay for **any** of your basic medical expenses? In a word, **no.**

Outside of the Province of Quebec, an Extended Health Care plan, by law, is prohibited from reimbursing any expenses covered by the Provincial plan. In other words, it can supplement the Provincial plan, but never replace it.

Consequently, all policy contracts for Extended Health include language such as this:

"...expenses do not include any benefits either provided under the Provincial hospital or Provincial medical acts of the employee's Province of residence or prohibited by such acts".

Spouses and Dependents

If you have dependents, you also need to enroll them in the Provincial medical plan. They may be enrolled under their own plan, or as a dependent on your plan.

Most Plans Limit Enrolment

If you inadvertently enroll in the Extended Health Plan and do not have Provincial medical coverage, the insurer may refuse to pay any Extended Health Care claims (preferring instead to refund premiums paid). It is your responsibility to ensure you have Provincial medical coverage.

Government Off-loading

Governments continue to reduce coverage under their respective Provincial Plans by off-loading services they previously covered. Extended Health Care Plans do not automatically cover these new—off-loaded—expenses. If the type of expense was not covered in your Extended Health Care plan (for example: lab tests, eye exams), then it will not now be covered. On the other hand, if the type of expense was covered (for example: prescription drugs), it will likely be covered.

If you have an expense you are not sure about, you may always contact us for confirmation.

To access Provincial and Territorial Websites, go to www.jbenefits.com. Click on **Links & Forms > Federal and Provincial Government Sites.**