

## **APPENDIX C: AMBULANCE/HOSPITAL BENEFITS**

1. You will be reimbursed 100% of eligible expenses in your home province.

### **SUMMARY OF BENEFITS**

#### **Ambulance Benefits**

2. Payment of reasonable and customary charges for ambulance services provided within Manitoba and payment of up to \$250.00 per trip (based on provincial rates) for ambulance services provided elsewhere.
3. This includes not only local ambulance services to and from hospital but also long distance ambulance trips for which additional mileage charges are made.
4. There are no limits on the amount payable within the province or on the number of trips covered.
5. All "emergency" ambulance trips are covered, and "non-emergency" trips are covered on the prior recommendation of an attending physician if the patient is non-ambulatory (can't walk) and cannot be transported by any means other than ambulance.
6. Air ambulance allowances will be paid up to the amount equivalent had the services been provided by ground ambulance.

#### **Stretcher Service (Medical Van)**

7. Charges for "non-emergency" transport by a participating medical transfer service are covered up to a lifetime maximum of \$250.00 per person.

#### **Hospital Benefits**

8. Payment for the charges of a semi-private room in a hospital in Manitoba if the hospital does not normally provide the semi-private room without charge to any patient. Comparable payments towards the cost of semi-private room charges by hospitals elsewhere in Canada.

#### **Hostel Accommodation**

9. Payment of the reasonable and customary per diem charge for hostel accommodation if you require diagnostic testing or treatment, on the recommendation of a physician, at a hospital located more than 60 km from your home, and you are placed in a recognized medical hostel associated with the hospital.

#### **Exclusions and Limitations**

10. Manitoba Blue Cross shall not pay for the following:
  - a) If you are hospitalized prior to the effective date of your coverage, you will not be entitled to benefits until the first of the month following 30 days after your discharge from the hospital.
  - b) Manitoba Blue Cross is not responsible for the availability or provision of any of the services or supplies described herein.
  - c) Manitoba Blue Cross is not responsible for any semi-private/private hospital room charges which, in the absence of this or similar coverage would not be charged.