



THE COLOUR OF CARING

***CITY OF WINNIPEG
FIRE PARAMEDIC SERVICE***

 **BLUE CROSS®**

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Introduction

Welcome!

Manitoba Blue Cross is very pleased to have been selected to provide these benefits.

The information contained in this booklet summarizes the important features of your group program; is prepared as information only; and does not, in itself, constitute an agreement. The exact terms and conditions of your group benefits program are described in the group policy/agreement held by your employer.

In the event of any difference between the terms in the book and those of the Group Agreement, the terms of the Group Agreement shall prevail.

If you should require any further information concerning your benefits, contact your company's Payroll Department, or call Manitoba Blue Cross directly at (204) 775-0151 or toll-free (within Manitoba) at 1-800-873-2583 or (outside Manitoba but within Canada) at 1-888-596-1032.

We look forward to serving you!

Group Numbers - 4039 and 4079

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Eligibility

Health benefits are available to all permanent full-time and permanent part-time employees, including their spouse and dependent children. Newly-hired employees become eligible for plan benefits on the first of the month following 30 days of employment.

To be eligible, a common-law spouse must be registered at the time of your employment, otherwise there will be a one-year waiting period from the date of registration.

The term "Dependent" means all natural children, legally adopted children, and stepchildren. Children of the person with whom you are living in a spousal relationship are also eligible, provided such children are living with you. All children must be unmarried, under the age of 21 and dependent upon you for support, or unmarried and under the age of 25 and in full-time attendance at a specialized school, college or university.

The age restriction does not apply to a physically or mentally incapacitated child who had this condition prior to age 21 or prior to age 25 if a full-time student at a specialized school, college or university.

Employees hired after the effective date of the plan must enroll as a condition of employment. (Enrollment is not required of new employees who are already covered under another health plan.) The cost of this plan is paid for by the company as an employee benefit.

In the event of death, your spouse and dependents (as defined above) will remain eligible for plan benefits, without payment of subscriptions, until the earliest of:

- a) the date of termination of the group agreement.
- b) the end of 24 months from the first day of the month following the date of death.
- c) the effective date of similar benefits obtained elsewhere.
- d) the date dependent eligibility would normally cease as defined above.
- e) the date of remarriage of the spouse [dependents would continue to be eligible subject to a) to d) above].

Ambulance/Hospital Benefits

Summary of Benefits

No deductible.

100% reimbursement of eligible expenses.

Ambulance Benefits

Full payment of reasonable and customary charges for ambulance services provided within the province, and payment of \$250 per trip (based on provincial rates) for ambulance services provided elsewhere.

This includes not only local ambulance services to and from hospital but also long distance ambulance trips for which additional mileage charges are made.

There are no limits on the amount payable within the province or on the number of trips covered.

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 and cannot be transported by any means other than ambulance.

Air ambulance allowances will be paid up to the amount equivalent had the services been provided by ground ambulance.

Medical Transfer Service ("Stretcher Service")

Charges for "non-emergency" transport by a participating medical transfer service are covered to a lifetime maximum of \$250 per person.

Hospital Benefits

Full payment for any charge for a semi-private room accommodation in any Manitoba hospital 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

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

Exclusions and Limitations

Manitoba Blue Cross shall not pay for the following:

- 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.
- Manitoba Blue Cross is not responsible for the availability or provision of any of the services or supplies described herein.
- 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.

Extended Health Benefits

Reimbursement is subject to a deductible of \$10 per contract per calendar year. The deductible amount will be subtracted from your first claim(s).

Once the deductible has been satisfied, you will be reimbursed 80% of eligible expenses not covered by your provincial health plan.

Summary of Benefits

Accidental Dental Treatment

Charges for dental treatment resulting from accidental injury to jaw or natural teeth. Treatment must commence within 90 days of the accident.

Athletic Therapy

Charges for the services of a certified athletic therapist to a maximum of \$100 per person per calendar year.

Cardiac Rehabilitation

A lifetime maximum of \$300 for patients with diagnosed cardiac disease requiring the services of a recognized cardiac rehabilitation program when prescribed by the attending physician.

Clinical Psychology

Charges for the services of a clinical psychologist to a maximum of \$350 per person per calendar year.

Drugs

Charges for drugs or medicines including serums, injectables, and insulin which are prescribed by a physician and dispensed by a pharmacist. To be considered eligible, these drugs or medicines must be listed in the most current edition of the applicable Provincial Drug Plan Benefits List, or where there is no Provincial Drug Plan Benefits List, in a Drug Plan Benefits List developed by Manitoba Blue Cross. Benefits payable will be integrated with those available from any government Provincial Drug Plan.

Foot Care

Charges for diagnosis and treatment by a podiatrist (foot doctor) and charges for services by a certified foot care nurse to a combined maximum of \$350 per person per calendar year. This benefit is subject to per visit maximums.

Medical Appliances

Charges for rental, purchase or repair of:

- an iron lung when prescribed by the attending physician to a lifetime maximum of \$1,000 per person.
- a wheelchair, hospital bed, oxygen equipment or respirator when prescribed by the attending physician or occupational therapist to a lifetime maximum of \$1,000 per item per person.
- walkers when prescribed by the attending physician or occupational therapist.

Extended Health Benefits

- other medical equipment when prescribed by the attending physician, occupational therapist, physiotherapist or athletic therapist to a lifetime maximum of \$250 per person.

Nutritional Counselling

Charges for the services of a registered dietitian when prescribed by a physician to a maximum of \$350 per person per calendar year.

Orthopedic Shoes and Modifications to Orthopedic Shoes

Charges for orthopedic shoes custom made from a mould, or stock shoes which are modified (excluding orthotics or insoles, removable or permanently-affixed) to accommodate, relieve or remedy a mechanical foot defect or abnormality.

Charges for orthopedic shoe modifications (excluding orthotics or insoles, removable or permanently-affixed) to accommodate, relieve or remedy a mechanical foot defect or abnormality.

A copy of a prescription from the attending physician or podiatrist including a medical diagnosis along with a detailed description of the orthopedic shoes and modification(s) is required.

Payment is limited to a combined maximum of \$300 per person per calendar year.

Boots, sandals or sport specific footwear are not eligible.

Physiotherapy

Charges for the services of a physiotherapist for diagnosis and treatment to a maximum of \$350 per person per calendar year. This benefit is subject to per visit maximums.

Private Duty Nursing

Charges for private duty nursing or home visits by a professional registered nurse (not a relative) either in the hospital or home when prescribed by the attending physician, to a maximum of \$3,000 per person per calendar year. Visits to the home must be within 12 months following discharge from the hospital and the service must be consistent with the treatment for the condition for which the patient was hospitalized.

Prosthetic and Remedial Equipment

Charges for purchase or repair of:

- casts, canes and crutches.
- artificial limbs and eyes when prescribed by the attending physician.
- compression garments when prescribed by the attending physician.
- breast prostheses and surgical bras when prescribed by the attending physician to a maximum of \$100 per single mastectomy and \$200 per double mastectomy per person per calendar year.
- wigs or hairpieces when prescribed by the attending physician to a lifetime maximum of \$1,000 per person.
- splints, trusses, braces, lumbar-sacro supports, corsets, traction equipment and cervical collars when prescribed by the attending physician, occupational therapist, physiotherapist or athletic therapist.

Extended Health Benefits

Travel Health Care

Charges for medical, surgical and hospital services resulting from accident or illness while travelling out of the province to a maximum of \$2,500 per person per calendar year. **Additional coverage for U.S. or international travel is recommended.**

Exclusions and Limitations

Manitoba Blue Cross shall not pay for the following:

- Orthodontic services.
- Any drugs or medicines in excess of a 100-day supply.
- Expenses for services and supplies, rendered or prescribed by a person who is ordinarily a resident in the patient's home or who is a close relative of the patient.

See also General Exclusions.

General Exclusions

Manitoba Blue Cross will not pay for the following:

- Any services or supplies received unless the person is covered by the government health plan in their home province.
- Services and supplies the person is entitled to without charge by law or for which a charge is made only because the person has coverage under a plan.
- Services or supplies not listed as covered expenses.
- Services related to the treatment of Temporo-Mandibular Joint dysfunction.
- Dental implants.
- Charges for completing claim forms or missed appointments.
- Services covered or provided through Workers' Compensation legislation, any government agency or a liable third party.
- Charges for services provided prior to the effective date of coverage.

Coordination of Benefits

Coordination of benefits is available if both spouses in a family are regularly employed and health plans are provided by both places of employment.

Under the “Coordination of Benefits” provision, you are entitled to claim benefits from both plans, as long as the total benefits received do not exceed the actual expenses incurred.

If the services are provided to you then Manitoba Blue Cross would be the “primary” carrier and would pay benefits first. The other insurer would then be responsible for any unpaid eligible expenses.

If the services are provided to your spouse, then the other insurer would be the “primary” carrier and would pay benefits first. Your spouse should submit the claim form to their insurer. After receiving payment, any unpaid eligible expenses can be submitted to Manitoba Blue Cross with a completed Manitoba Blue Cross claim form (including your contract number) and the statement of benefits paid from the other insurer.

If the services are provided to a dependent child, the plan of the covered person with the earlier month and day of birth would be the “primary” carrier. The claim would then be processed according to the procedures listed above.

If you are separated or divorced, the plan that will pay benefits for your dependent children will be determined in the following order:

- The plan of the parent with custody of the child,
- The plan of the spouse of the parent with custody of the child,
- The plan of the parent without custody of the child,
- The plan of the spouse of the parent without custody of the child.

Claiming for Benefits

Ambulance/Hospital Benefits

Ambulance and hospital services are provided by presenting your Manitoba Blue Cross identification card, no further action is necessary.

If you are required to pay for these services, submit the itemized receipt for reimbursement.

Prescription Drugs

Submit itemized receipts (specifying name of drug, date purchased, drug identification number, drug cost and amount paid) with a completed extended health benefits claim form.

Claims for prescription drugs may be made at any time during the year.

Extended Health Benefits

Claims for eligible expenses under your extended health benefits must be submitted with a completed extended health benefit claim form and include itemized receipts and required documentation i.e.: doctor's prescription, referral, provincial plan statement. Claim forms are available from your Human Resources Department.

Before mailing your claim, please ensure that you have:

- 1) identified yourself with your group and contract number (shown on your identification card)
- 2) signed the claim form.

Note: Manitoba Blue Cross will not return your original receipts for medical expenses with your benefit cheque/statement. You DO NOT require original receipts for income tax purposes. Canada Revenue Agency will accept the statement of benefits that Manitoba Blue Cross issues to you with your benefit cheque. Please retain this statement of benefits.

Claiming for Benefits

Travel Health Benefits

For expenses incurred within Canada

Present your original receipts or statements to your provincial health plan. Upon receipt of payment from the provincial health plan, submit a copy of your receipts and your provincial health plan statement of payment directly to Manitoba Blue Cross with a completed travel health claim form (available from Manitoba Blue Cross).

For expenses incurred outside of Canada

Submit all original itemized bills/receipts to Blue Cross together with a signed travel health claim form and an out-of-country medical and hospital services form (available from your employer or Blue Cross). Payment will be coordinated with Manitoba Health.

Note: Claims for all benefits listed in this booklet submitted more than two years after date(s) services are provided, will not be accepted.

Claims and inquiries should be directed to:

Manitoba Blue Cross
599 Empress Street
Winnipeg MB R3G 3P3
(204) 775-0151
1-800-873-2583 (within Manitoba)
1-888-596-1032 (outside Manitoba but within Canada)

Changes in Status

Reporting Changes

You must notify your Human Resources Department and Manitoba Blue Cross within 60 days of change in your own or your dependents' status resulting from marriage, divorce, separation, termination of conjugal relationship, death, change of residence, birth or legal adoption.

The majority of status changes may be reported using the "Notice of Change" form available through your Human Resources Department.

Births

Your newborn children must be added to your plan as dependents, within 60 days from the date of birth.

Divorce

In the event of divorce, your divorced spouse and/or dependent children may apply for continuation of coverage. For further information contact Manitoba Blue Cross.

Termination of Coverage

Once notice of termination is received, your coverage will automatically be cancelled at the end of the month in which employment is terminated.

To continue with similar coverage on an individual basis, contact Manitoba Blue Cross for more details.

Note: Once enrolled in this group plan, you will not be permitted to opt out while still employed by the Company except in the event of duplicate coverage through your spouse. If this situation arises, your request to cancel must be received by Manitoba Blue Cross within 60 days of the effective date of the new plan.

Identification Card

If you require a new identification card, please contact your Human Resources Department and arrangements will be made to provide you with a new one.

Customer E-Service

Customer e-service is an electronic service offered by Manitoba Blue Cross to allow you access to your plan information over the internet 24 hours a day 7 days a week. You can now access information about your benefit plan through the internet from home, work or anywhere in the world.

Quick Access to:

- **Plan Information** – check who you have listed on your plan or view other demographic information
- **Benefit Details** – check on specific details of a particular benefit, or look at our glossary of terms to better understand benefits
- **Benefit Eligibility** – check if a particular benefit is eligible and what you need to submit a claim
- **Claim Information** – check current claims history for your health and dental claims (24 months of claims history available)
- **Temporary ID card** – lost your card, the site provides you with the facility to print a temporary card – a message is automatically sent to Manitoba Blue Cross to order a permanent card

How to Register:

- Visit www.mb.bluecross.ca
- Click on customer e-service
- Click on register
- Create your own User ID & Password
- Log in

Note: Be sure to use a Hint Question you will remember.

It is also important to enter your personal information exactly as it appears on your ID Card Sheet.

Register today for immediate access to information about your benefit plan!

As with any web service, integrity and protection of information is very important to Manitoba Blue Cross.

You can be assured all your information is kept safe and confidential.

Register now at **www.mb.bluecross.ca**. Confirmation of your registration will be sent to your home address.

For more information please call Manitoba Blue Cross at
(204) 775-0151 or toll free 1-800-873-2583.