

Understanding your PSHCP Hospital Provision

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Available under both Supplementary and Comprehensive coverage (retirees are only entitled to Supplementary coverage), the Hospital Provision provides reimbursement for reasonable and customary charges, up to specified amounts, for each day of accommodation in a licensed hospital.

The PSHCP defines 'hospital' as "a legally licensed hospital that provides facilities for diagnosis, major surgery, and the care and treatment of a person suffering from a disease or injury on an in-patient basis, with 24-hour services by registered nurses and physicians. A hospital also is a legally licensed hospital providing specialized treatment for mental illness, drug and alcohol addiction, cancer, arthritis, and convalescing or chronically ill persons. This does not include nursing homes, homes for the aged, rest homes or other places providing similar care."

Whether you are residing in Canada or outside the country, you must be covered under one of the three levels of the Provision listed below. Should no preference be selected, Level I coverage will automatically be applied to your file.

Reimbursement for each day of hospital confinement is up to specified dollar amounts and depends on the level of coverage you have chosen.

Level I: \$60/day

Level II: \$140/day

Level III: \$220/day

Levels of coverage are not reflective of the type of accommodation chosen. This means that Level II does not ensure full reimbursement for a bed in a semi-private room, and Level III does not ensure full reimbursement for a bed in a private room. The Provision does not cover semi-private and private accommodation specifically, but rather, provides a maximum dollar amount per day. For example, if you hold Level II coverage and spend one day in a semi-private hospital room, the Provision will cover \$140 of the total cost for that day of accommodation.

Members or dependants being treated at different facilities should also note that nursing homes, homes for the elderly, rest homes or other facilities providing similar care are not considered legally licensed hospitals under the Plan.

Moreover, treatment for mental illness or drug and alcohol addiction must be obtained in a legally licensed hospital designated by the Plan in order for reimbursement to occur. Residential treatment, rehabilitation institutes or other non-legally licensed hospitals do not qualify under the Hospital Provision.

In addition to these exclusions, no benefit is payable for:

- co-insurance charges or similar charges for hospital care in excess of costs payable by a provincial or territorial government or hospital insurance plan, except charges as provided under the terms of the Hospital Provision; and
- personal charges such as televisions and telephones.

If you would like to modify your level of coverage under the Hospital Provision, you must submit a completed PSHCP application form (<http://www.pshcp.ca/forms-and-documents.aspx>) to the designated officer of your compensation or pension office.