



# The Public Service Health Care Plan



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# Bulletin.

KEEPING YOU UP TO DATE

## Temporary COVID-19 measures

Temporary changes to the PSHCP were implemented to help you and your eligible dependants access health care benefits while minimizing social interaction with health care professionals during the COVID-19 pandemic.

The following measures will remain in effect until non-critical business is authorized to resume or as indicated otherwise:

### TEMPORARY CHANGES TO ACCEPTED MENTAL HEALTH PRACTITIONERS

Mental health services provided by social workers (effective March 24, 2020), psychotherapists and counsellors (effective April 24, 2020) in all regions of the country are temporarily eligible for reimbursement under the Medical Practitioners Benefit. Claims for services rendered by a social worker, psychotherapist or counsellor must be submitted by mail using a completed PSHCP Claim Form for Supplementary Coverage or a PSHCP Claim Form for Out-of-Country Claims for Comprehensive Coverage. All supporting documentation (receipts, invoices, etc.) must be attached to the claim form.

## TEMPORARY CHANGES TO PRESCRIPTION REQUIREMENTS

The requirement to have a prescription for mental health or physiotherapy services under the PSHCP is temporarily suspended. In addition, existing prescriptions for paramedical services that expired on or after March 20, 2020, will continue to be honoured during the COVID-19 pandemic period. This means that when you make a claim for a paramedical service during this period, you will not be asked by Sun Life for a new prescription, even if your previous prescription has expired.

## COVERAGE FOR VIRTUAL PARAMEDICAL SERVICES

The PSHCP continues to cover you and your eligible dependants when you receive virtual services provided by practitioners that are registered in the province or territory where they practice.

Paramedical service providers covered under the PSHCP virtually are:

- Chiropractors
- Chiropractors
- Naturopaths
- Osteopaths
- Podiatrists
- Psychologists
- Physiotherapists
- Social Workers, Psychotherapists or counsellors
- Speech Therapists

## COVERAGE OF PERSONAL PROTECTIVE EQUIPMENT

Personal protective equipment (PPE) is not an eligible expense under the PSHCP. It is recommended that prior to a medical appointment you contact your provider as you may be charged additional expenses for the cost of PPE. If so, you will be out of pocket for the expense.

For more information on temporary PSHCP measures during COVID-19, refer to [Canada.ca/pension-benefits](https://www.canada.ca/pension-benefits).

# Contribution rates for retired members effective April 1, 2021

## NEW CONTRIBUTION RATES FOR 2021

### RETIRED MEMBER MONTHLY CONTRIBUTION RATES: SUPPLEMENTARY COVERAGE

| TYPE OF COVERAGE   |          |         |          |
|--------------------|----------|---------|----------|
| SINGLE RATE        | EHP      | HP      | Total    |
| Hospital Level I   | \$62.36  | \$0.00  | \$62.36  |
| Hospital Level II  | \$62.36  | \$8.40  | \$70.76  |
| Hospital Level III | \$62.36  | \$23.22 | \$85.58  |
| FAMILY RATE        |          |         |          |
| SINGLE RATE        | EHP      | HP      | Total    |
| Hospital Level I   | \$126.43 | \$0.00  | \$126.43 |
| Hospital Level II  | \$126.43 | \$12.14 | \$138.57 |
| Hospital Level III | \$126.43 | \$29.37 | \$155.80 |

### RETIRED MEMBER MONTHLY CONTRIBUTION RATES: RELIEF PROVISION

| TYPE OF COVERAGE   |         |         |         |
|--------------------|---------|---------|---------|
| SINGLE RATE        | EHP     | HP      | Total   |
| Hospital Level I   | \$31.18 | \$0.00  | \$31.18 |
| Hospital Level II  | \$31.18 | \$8.40  | \$39.58 |
| Hospital Level III | \$31.18 | \$23.22 | \$54.40 |
| FAMILY RATE        |         |         |         |
| SINGLE RATE        | EHP     | HP      | Total   |
| Hospital Level I   | \$63.22 | \$0.00  | \$63.22 |
| Hospital Level II  | \$63.22 | \$12.14 | \$75.36 |
| Hospital Level III | \$63.22 | \$29.37 | \$92.59 |

## Reminder: Relief Provision for retired members

If you joined the PSHCP as a retired member on or before March 31, 2015, you may be eligible for the PSHCP Relief Provision. Please refer to previous bulletins on the PSHCP website ([www.pshcp.ca/news-and-bulletins](https://www.pshcp.ca/news-and-bulletins)) for more information.

## Miscellaneous Expense Benefit: Orthotics

The PSHCP provides coverage for orthotics under the Miscellaneous Expense Benefit. Orthotics can be purchased off-the-shelf or be custom-made.

To be eligible for reimbursement, orthotics must be prescribed by either a physician, podiatrist or chiropodist. Prescriptions are valid for three years. Under the PSHCP, orthotics are limited to one pair per covered person, per calendar year. Coverage must be in effect at the time the expense is incurred.

Orthotics and repairs to orthotics purchased after February 1, 2019, are subject to a revised reasonable and customary amount of \$550 reimbursed at 80%.

| TYPE OF ORTHOTICS       | COVERAGE INFORMATION  |
|-------------------------|---|
| Off-the-shelf orthotics | <ul style="list-style-type: none"> <li>• Prescription from a physician, podiatrist or chiropodist.</li> <li>• Limit of 1 pair per calendar year.</li> </ul>   |
| Custom orthotics        | <ul style="list-style-type: none"> <li>• Prescription from a physician, podiatrist or chiropodist.</li> <li>• Limit of 1 pair per calendar year.</li> <li>• Must be dispensed by one of the following providers*:               <ul style="list-style-type: none"> <li>- Podiatrist</li> <li>- Chiropodist</li> <li>- Pedorthist</li> <li>- Orthotist</li> <li>- Chiropractor</li> <li>- Certified Orthotist (CO) or Technologue professionnel (TP) in Québec</li> </ul> </li> <li>• Receipt must indicate the name and credentials of the dispensing provider*.</li> </ul> <p>* Effective February 1, 2019</p> |
| Repairs to orthotics    | <ul style="list-style-type: none"> <li>• Prescription from a physician, podiatrist or chiropodist.</li> <li>• The cost of repairs is eligible <b>only</b> if a pair of orthotics has not been reimbursed the same calendar year.</li> </ul>   |

## New! Pension and benefits email notification system

The Government of Canada has launched a pension and benefits email notification system to provide you with direct and timely general information about your public service pension and benefit plans.

You can subscribe using the email address of your choice and select the specific topics you want to receive updates on. Please note that the decision to subscribe or not subscribe will not affect your pension or benefits or any personal information you may receive from the Government of Canada Pension Centre.

**Subscribe now** by visiting [Canada.ca/pension-benefits](https://Canada.ca/pension-benefits).

If you do not have an email address or access to the internet, you can ask someone to subscribe to the email notification system and receive the emails on your behalf. 🗣️

## Know your PSHCP representation

The PSHCP Partners Committee is a collaborative negotiations forum comprised of employer (Government of Canada), employee (Bargaining Agent) and pensioner (National Association of Federal Retirees) representatives. The Committee is responsible for PSHCP administration, design, governance, and any other issues related to the Plan. Partners of the Committee represent your needs and interests as PSHCP members.

Should you wish to provide your views, comments and suggestions to your representative, contact your Bargaining Agent or Jean-Guy Soulière, president of the National Association of Federal Retirees, who can be reached at [pshcp@federalretirees.ca](mailto:pshcp@federalretirees.ca) or by mail at 865 Shefford Rd., Ottawa, ON, K1J 1H9. 🗣️

# Eligibility and time limits for wheelchairs and transport chairs

Under the durable equipment benefit, the PSHCP provides coverage for either a wheelchair or a transport chair every 60 months from the date of purchase. The Plan reimburses 80% of the reasonable and customary expense if:

- it is prescribed as medically necessary; and
- no other transport chair or wheelchair has been reimbursed within the last 60 months.

## RENTAL VERSUS PURCHASE

If the above criteria are met, the PSHCP provides reimbursement for either the **rental** or the **purchase** of a wheelchair or transport chair. The purchase of a transport chair or a wheelchair will be eligible if Sun Life determines that the purchase price is less than the ongoing rental cost. This is determined primarily by the length of time that the transport chair or wheelchair is required.

## REPAIRS AND REPLACEMENTS

Repairs or replacements are subject to the reasonable and customary amount, the established maximum charge that an insurance carrier will consider for reimbursement for specific services or products in the province/territory where the expense is incurred, and are not eligible in the 60-month period following the purchase date of the wheelchair or transport chair.

You can download and print a **Wheelchair Questionnaire** directly from the Plan Member Services website ([www.sunlife.ca/pshcp](http://www.sunlife.ca/pshcp)). Sign into your account and navigate to: Coverage Information > Medical Coverage > Medical Equipment > Wheelchair. Once completed, you can submit your questionnaire through the **Submit**

**documents** feature available on both the Plan Member Services website ([www.sunlife.ca/pshcp](http://www.sunlife.ca/pshcp)) and the my Sun Life mobile app. You can also mail your completed questionnaire to:

Sun Life Assurance Company of Canada  
Health Insurance Claims  
PO Box 6192 Stn CV  
Montreal QC H3C 4R2

For more information, call the PSHCP Call Centre at 1-888-757-7427 (toll free in North America) or at 613-247-5100 in the National Capital Region. 📞

## Reminder – Digital claims

Did you know that claims submitted online are processed immediately and, if approved, reimbursements will usually be deposited to your bank account within 24 to 48 hours?

You may enter up to 8 health-related expenses when you submit a claim for reimbursement. They do not have to be related to the same treatment. For example, you can submit a receipt for vision care and physiotherapy treatment on the same claim.

To allow Sun Life to process and reimburse your expenses simultaneously:

1. Log on to the **Plan Member Services website** ([www.sunlife.ca/pshcp](http://www.sunlife.ca/pshcp)) or the my Sun Life Mobile app.
2. Select **Submit a claim**.
3. Select your claim category from the menu.
4. Enter the receipt information for the vision care.
5. Select **Next**.
6. From the Review screen, select **Add another expense**.
7. Enter the receipt information for the physiotherapy treatment.
8. Submit your claim.

