

Pembroke Regional Hospital Benefits Program

Frequently Asked Questions

August 1, 2024

The following Frequently Asked Questions will give you more insight into your Health and Dental Benefits Program (effective August 1, 2024).

What are the changes to my benefits?

Your benefits remain unchanged. However, you will receive a new benefits ID card. Starting August 1, 2024, please inform your healthcare providers of your updated policy (99159) and certificate numbers.

What are usual, customary, and reasonable fee limits and where can I find them?

Usual, customary, and reasonable fee limits are the maximum allowable amount that an insurer will reimburse on a particular service or item. This amount reflects the average cost associated with this service or product in a specific geographical region. You can locate Medavie Blue Cross' limits in the Member Services Site and Blue Cross mobile app: click "Coverage" > "Extended Health Benefits" > "Practitioners Services" > Select Service type > "Eligibility".

Do I have new maximums as of August 1, 2024?

No, your annual and lifetime maximums are the same. Your health and dental claims history for you and your dependents will be transferred to Medavie from the previous carrier. The Medavie Blue Cross Member Services Site will show claims paid by the prior carrier, and coverage balances can be checked online or through the Blue Cross Mobile app. However, please be aware that the Blue Cross Mobile app does not display claims paid by previous insurance carriers. For assistance, contact our Client Care Centre at 1-855-811-0020 after August 1, 2024.

How can I learn more about my benefits?

Your benefits plan booklet will be accessible online through the Medavie Blue Cross [Member Services Site](#) and the Blue Cross Mobile app. These booklets provide detailed information on coverage, plan maximums, any applicable deductibles and exclusions.

Who can I contact for technical support with the mobile app and online registration?

For mobile app and online registration support, please call the Medavie Blue Cross Mobile support line at 1-855-811-0020 or email mobile@medavie.bluecross.ca

How do I submit a claim?

You have the following options for submitting claims:

- Blue Cross Mobile app/Member Services Site: You can submit claims directly through here by clicking 'Submit a Claim' and following a few simple steps. You can also check the progress of your submitted claim with the claims tracker.
- ePay: We have partnerships with nearly 6,100 pharmacies across Canada and a nationwide network of approximately 475,000 licensed health care professionals who are approved to submit claims directly to us, using our advanced ePay electronic payment system. That means you will only pay the portion not covered by your plan instead of paying the entire bill and waiting for a claims reimbursement. If your provider isn't setup for ePay they can contact the customer care centre at 1-855-811-0020 to get setup.

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- Manual submissions: Claim forms are available on the [Medavie Blue Cross](https://www.medaviebc.ca) website at www.medaviebc.ca. Look for "[Find a form](#)" at the bottom of the page for details on where to send your submissions.

What if my provider has issues submitting my claim to Medavie Blue Cross?

If your healthcare provider encounters difficulties submitting claims, ensure they have your updated policy (99159) and certificate numbers from your benefits card. For further assistance, they can contact the Client Care Centre at 1-855-811-0020 (as of August 1, 2024).

What should I do if I have unsubmitted medical expenses as of August 1, 2024?

Health and dental claims incurred prior to July 31, 2024, should be submitted to Manulife as soon as possible and **no later than October 29, 2024.**

Health and dental claims incurred on or after August 1, 2024, should be submitted to Medavie Blue Cross.

How can I find a Registered Provider?

Our proprietary national registry includes a wide range of provider types who are vetted for their credentials and registration with appropriate governing bodies. To find health professionals within our network, visit the [Find a Health Professional](#) page on our website.

Is there a contact number for questions about health care and dental care claims?

For queries regarding health care and dental claims, please reach out to the Client Care Centre at 1-855-811-0020.

Will I have access to the previous carrier's member website after August 1, 2024?

No, you will no longer have access to your previous carrier's website after July 31, 2024.

What should I do if I need a copy of the pharmacy claims paid by the previous carrier for income tax purposes?

Please save and/or print a copy of your pharmacy paid claims history from the previous carrier prior to August 1, 2024. This information will no longer be available after the transition to Medavie Blue Cross.

Will my Prior Authorization for a specialty drug be automatically transferred to Medavie Blue Cross?

Yes, Prior Authorizations for specialty drugs will be transferred to Medavie Blue Cross from the previous carrier.

I was pre-approved for a dental procedure that has not started yet. Will it be honoured by Medavie Blue Cross, or do I need to submit a new pre-approval form?

Yes, Medavie Blue Cross will honour pre-approvals granted by your previous carrier for a dental procedure that has not started yet. You will need to submit the prior carrier's pre-approval with your claim to Medavie Blue Cross.

Will my direct deposit details be transferred from the previous carrier?

No, your banking information for direct deposit will not be transferred from your previous carrier. Once your Medavie Blue Cross plan becomes effective, you can setup direct deposit through the Blue Cross mobile app or Member Services site.

When you sign up for Direct Deposit, we can deposit your claims reimbursements **directly into your bank account**. That means you can submit claims electronically, through our Blue Cross



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Mobile app or our Member Services Site. [Click here](#) for detailed instructions on setting up direct deposit.

When can I access the Blue Cross Mobile app or Member Services Site?

You can access the Blue Cross Mobile app and Member Services site on or after August 1, 2024. Note that if you try to register on the app or website prior to August 1, 2024, you will see an error message.

Please note: The information provided in this document is for general information purposes only. If the information in this document is different than what is in the official plan text, the official plan text and any applicable legislation will govern in all cases.

Pembroke Regional Hospital has the right to amend, modify, suspend, or terminate any of its programs (including benefits) and policies covering employees and former employees, including retirees, at any time, including after employees' retirements without notice. The programs, benefits, and policies to which an employee or former employee, including retiree, is entitled to are determined solely by the provisions of the applicable program, benefit or policy as amended from time to time.