

January 10, 2001

Interpretation Bulletin #5 - Medical Travel Referral Benefit

Benefit Summary	
Deductible Amount:	None
Benefit Amount:	100% of eligible expenses
Individual Maximum:	\$10,000 per year
Coverage Limitations:	<ul style="list-style-type: none">➤ \$125 per day for a maximum of 50 days per calendar year for all eligible expenses combined;➤ Where an employer requires it, receipts must be submitted with the expense claim;➤ Where the eligible expenses exceed \$125 per day, but do not exceed the average of \$125 per day for the year, the average will be paid. For example, where the expenses claimed in a given calendar year are \$150 day 1, \$125 day 2 and \$160 day 3, a total of \$375 will be paid. Where the expenses claimed in a given calendar year are \$150 day 1, \$75 day 2 and \$300 day 3, a total of \$375 will be paid;➤ Coverage will not be provided for travel and expenses incurred outside of BC except where the cost of travel to Alberta is less than the required travel within BC;➤ Referral must be made by a physician to a specialist (a physician whose specialized services and treatments routinely performed are those that general practitioners do not perform).

List of Eligible Expenses	
Medical Travel	<p>When ordered by the attending physician because in his/her opinion adequate medical treatment is not available within a 100 kilometer radius of the employee's home campus, the following are included as eligible expenses:</p> <ul style="list-style-type: none"> ➤ Public transportation (e.g. scheduled air, rail, bus, taxi and/or ferry); ➤ Automobile use as set out in the policy or collective agreement (as applicable) of employee's institution
Accommodation:	<p>Where transportation has been provided as outlined above, accommodation in a commercial facility, Easter Seal House, Heather House, Vancouver Lodge, Ronald McDonald House, or other similar institutions as approved by the administrator, before and after medical treatment</p>
Meals:	<p>Where transportation has been provided above, reasonable and customary expenses for meals as set out in the policy or collective agreement (as applicable) of the employee's institution</p>
Attendant:	<p>Where necessary, and at the request of the attending physician, transportation and accommodation of an attendant (e.g. family member or registered nurse) in connection with expenses incurred under items 1 and 2 above</p>

Exclusions	
No benefit shall be payable for:	<ul style="list-style-type: none">➤ Charges which are considered an insured service of any provincial government plan;➤ Charges which are considered an insured service under the extended health plan, or any other group plan in force at the time;➤ Charges for a surgical procedure or treatment performed primarily for beautification, or charges for hospital confinement for such surgical procedure or treatment;➤ Charges for medical treatment, transport or travel, other than specifically provided under eligible expenses;➤ Charges not included in the list of eligible expenses;➤ Charges for services and supplies which are furnished without the recommendation and approval of a physician acting within the scope of his/her license;➤ Charges which are not medically necessary to the care and treatment of any existing or suspected injury, disease or pregnancy;➤ Charges which are from an occupational injury or disease covered by any Workers' Compensation legislation or similar legislation;➤ Charges which would not normally have been incurred but for the presence of this coverage or for which the employee or dependent is not legally allowed to pay;➤ Charges which the administrator is not permitted, by any law to cover;➤ Charges for dental work where a third party is responsible for payments of such charges;➤ Charges for bodily injury resulting directly or indirectly from war or act of war (whether declared or undeclared), insurrection or riot, or hostilities of any kind;➤ Charges for services and supplies resulting from any intentionally self-inflicted wound;➤ Charges for experimental procedures or treatment not approved by the Canadian Medical Association or the appropriate medical specialty society;➤ Charges made by a physician for travel, broken appointments, communication costs, filling in forms, or physician's supplies.

Claims Adjudication	
To claim benefits, the employee or dependent must:	<ul style="list-style-type: none">➤ Submit original receipts or photocopies of receipts if accompanied by an explanation of benefits from another carrier, and a claim form;➤ Provide explanation and proof to support the claim including itemized bills and the attending physician's statement that the referral to the location where treatment was received was medically necessary;➤ Provide explanation and proof to support the claim that an attendant (if any) was necessary and made at the request of an attending physician.