Pacific Blue Cross
Out Of Province/Out of Country Policy

Pacific Blue Cross’s out of province/country (OOP/OOC) policy for benefits differentiates between those members and/or dependants who are travelling on vacation, those persons who are OOP/OOC on a leave of absence (LOA), and those members and/or dependants who are temporarily residing OOP/OOC for education or employment reasons (e.g. a student who is attending an American university).

It is important that PBC be notified concerning covered persons living OOP/OOC on a LOA or for employment/educational purposes so that a comment can be put on-line. This is particularly important if the person is eligible for non-emergency benefits while working or going to school abroad (see below). This will avoid the rejection of an otherwise valid claim for non-emergency medical expenses. The plan administrator should provide PBC prior to the member/dependant’s departure the following information:

- The names of the member and accompanying dependants
- The member’s SIN/ID number
- The group number(s)
- The company name
- The approximate date of departure and return to BC
- Whether MSP coverage is continued

Covered persons on a LOA or living OOP/OOC for the purposes of education or employment must choose to continue or to terminate both dental and EHC coverage (if applicable). The member cannot continue coverage with one benefit and not the other. BC Life (where applicable) will allow life benefits to continue up to six months (longer with approval) but disability coverage (STD and LTD) will terminate when the member is no longer actively employed or the scheduled departure date. Disability coverage will resume on the scheduled return to work date.

The following is an overview of the benefits available for persons travelling/living temporarily OOP/OOC:

Extended Health Care

For persons (1) on vacation or (2) on a LOA:
- They are only covered for acute medical emergency treatment. Emergency expenses will be co-ordinated with MSP and any other carriers/travel insurance companies. Benefits include hospital charges, medical supplies, physician charges, and ambulance services to the nearest hospital, and airfare from the emergency hospital to a hospital at or near the patient’s place of residence capable of treating the medical condition. Follow-up treatment relating to the emergency is not covered.
- They are required to have MSP coverage.
- The group will continue to remit premiums to PBC in the event the member has chosen to continue coverage.
For person’s temporarily residing for employment/educational purposes:
- They have the same EHC benefits as if they were residing in their province of residence.
- They are required to have MSP coverage.
- Once the Pharmacare deductible is reached, we will pay up to 30% for prescription drugs and supplies (the remaining 70% would normally be paid by Pharmacare).
- They are eligible for emergency medical coverage in and outside the foreign Country/American State of residence. Expenses will be co-ordinated with MSP and any other carriers/travel insurance companies. Benefits include hospital charges, medical supplies, physician charges, and ambulance services to the nearest hospital, and airfare from the emergency hospital to a hospital at or near the patient’s place of residence capable of treating the medical condition. Follow-up treatment relating to the emergency is not covered.
- The group will continue to remit premiums to PBC in the event the member has chosen to continue coverage.

Dental Benefits

Dental services performed outside of Canada
OOC dental is linked to the patient’s province of residence. If he/she normally lives in BC, then services are in accordance with our fee schedule. The limitations and special rules set out in our fee schedule will apply in all cases (unless the contract says otherwise).

Dental services in another Canadian province
OOP dental is linked to the province of service. The provincial fee guide will apply. Limitations and special rules set out in our fee schedule will apply in all cases (unless the contract says otherwise).