

Understanding your NURSING



BENEFIT

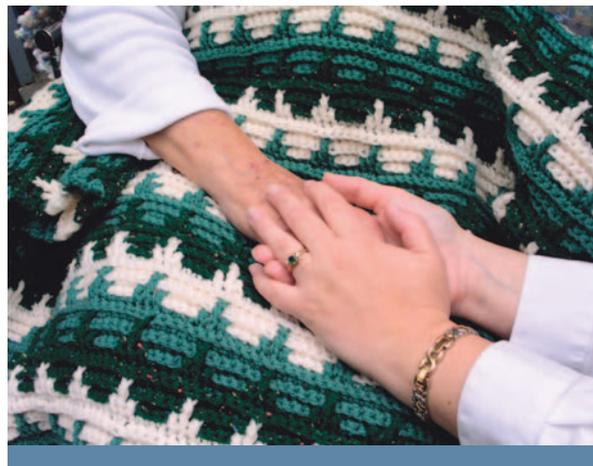


WHAT WOULD HAPPEN if you became ill, had an injury or required surgery? Would someone be there to provide you with proper care after you left the hospital? There is comfort in knowing you can call on Medavie Blue Cross. Your nursing benefit under your Medavie Blue Cross health plan is focused on providing you coverage for the unexpected—when you need it most.

YOUR NURSING BENEFIT PROVIDES PEACE OF MIND

Medical advances and shorter hospital stays result in people going home earlier. Still, there are individuals who require medical care when they leave the hospital. Many are not able to travel outside of their home to receive care or have no one who can provide proper care. Your Medavie Blue Cross nursing benefit is designed to assist you in obtaining medically necessary nursing services right in your own home.

Medavie Blue Cross understands that receiving care in your home can be costly. With a focused nursing approach, Medavie Blue Cross's nursing benefit is specifically designed to address your individual needs.



PRE-APPROVAL PROCESS

The pre-approval process of Medavie Blue Cross's nursing benefit is designed to help you receive the level of care that is medically necessary. Here's how it works:

1. Call **1-800-667-4511** in the Atlantic region and **1-800-355-9133** in Ontario and ask for a **Nursing/Personal Care Pre-approval Claim Form**. A family member or friend can call on your behalf. Our inquiry centre will ensure a form is mailed or faxed to you, or you can pick one up at your nearest Medavie Blue Cross office.
2. When you receive the form, you and your physician must complete it. Once completed, the form must be returned to Medavie Blue Cross.
3. A Medavie Blue Cross Nursing Coordinator will review your form. You will be contacted and informed if a nursing assessment is required.
4. If an assessment is required, the assessment will be completed by a registered nurse from an independent nursing agency.
5. Once the pre-approval process is complete, you will be advised of the results of the assessment by Medavie Blue Cross. This process normally takes four to seven working days. However, in cases where your condition may require immediate services, our Nursing Coordinator may approve eligible nursing care for up to a maximum of seven days. Also as part of this assessment, our Nursing Coordinator will advise you of community resources you may be eligible to receive.

Although you are welcome to use the services of the nursing agency conducting the assessment, your choice for nursing services is not limited to that agency.



PERSONAL CARE WORKERS

In addition to Medavie Blue Cross-approved registered nurses and licensed practical nurses, we cover services provided by Medavie Blue Cross-approved personal care workers, up to four hours per day.

While some insurance plans do not recognize personal care workers as eligible providers, we feel personal care workers play a valuable role in the delivery of services in the home. Personal care workers offer essential services such as bathing, dressing, toileting, feeding and mobilization. These services are deemed medically necessary by Medavie Blue Cross as they are considered essential tasks of daily living required for independence in everyday life.

You may be eligible for services in your home if you are under the active care of a nurse, or have been discharged from the hospital and require **temporary home care** during your recuperation period.

Services that are not eligible under this benefit include: custodial care, light housekeeping, meal preparation, shopping,

transportation and respite care (patient care provided in the home intermittently in order to provide temporary relief to the family home caregiver).

Only those services pre-approved by Medavie Blue Cross and provided by a Medavie Blue Cross-approved provider will be considered for reimbursement. Prior to receiving the services of a personal care worker, please ask if he/she is an approved Medavie Blue Cross provider or call us toll free at **1-800-667-4511** (Atlantic) or **1-800-355-9133** (Ontario) to confirm his/her status.

Your nursing benefit is intended for medically necessary services rendered in the home and is supplemental to government-funded hospitals, agencies and programs. In some cases when requesting benefits or services, you may be referred to the government program in your province of residence prior to submitting a claim to Medavie Blue Cross. If you do not qualify for coverage through your provincial health plan, you may be required to submit documentation from the government program to Medavie Blue Cross to determine if the service is eligible under your Medavie Blue Cross plan.

For any other information on your nursing benefit, please contact your account representative or call our inquiry centre at **1-800-667-4511** (Atlantic) or **1-800-355-9133** (Ontario).



WWW.MEDAVIE.BLUECROSS.CA

The Blue Cross symbol and name are registered trademarks of the Canadian Association of Blue Cross Plans (CABCP), used under licence by Medavie Blue Cross, an independent licensee of the CABCP.