

Know Your Benefits - When is Pre-Approval Necessary?

Memorial's health, dental and travel health plans provide coverage on a direct reimbursement basis for a variety of prescription drugs, and medical products and services. In the case of health and dental, Blue Cross has relationships with many pharmacies, dentists and other service providers on a direct pay basis. This means that the provider will be paid directly by Blue Cross for the product or service and you are responsible only for the co-pay amount under the plan. Similarly, for emergency medical services that you may require while travelling out of your province of residence, SSQ Insurance, uses a third party service provider, AXA Assistance, to coordinate your insurance coverage and payment. Not all group insurance coverage is automatic, as there are certain benefits that require prior approval from the insurance company to be eligible for reimbursement. Here are some examples:

Nursing and Personal Care - The health plan provides coverage of up to \$10,000 per calendar year for the services of a private duty nurse at your own private residence (this does not include a convalescent or nursing home). In addition the plan will pay for the medically necessary services of a personal home care worker approved by Blue Cross for up to four hours per day. Coverage for these services requires a written prescription from your physician and prior approval from Blue Cross.



Special Authorization Drugs – The health plan covers hundreds of prescription drugs automatically and the drug formulary continues to change and evolve as new therapies come to market. There is also a certain category of drugs that are covered under the health plan on a “special authorization” basis only and require prior approval from Blue Cross before reimbursement will be made. The special authorization process requires that your attending physician complete a Prescription Drug Special Authorization Request form indicating the need for use of a particular drug. The information provided on this form is reviewed by Blue Cross, confidentially, and you are usually notified of their assessment within 7 to 10 working days. If coverage is denied by Blue Cross, you may appeal their decision to the Special Authorization Appeals Subcommittee established by the University. Note that only special authorization drugs are eligible for appeal under the health plan.



Equipment Purchase/Rental – Charges for various types of medical equipment, including wheelchairs, scooters, hospital type beds, CPAP/respirators, etc. may be reimbursed under the health plan when these items are prescribed by a physician and pre-approved by Blue Cross. In certain cases of extended illness or disability, where the need may be longer term, Blue Cross may approve the purchase of the equipment. Reimbursement is based upon reasonable and customary guidelines established by Blue Cross.



For further information on the scope and limitations of these benefits please refer to the Retiree Benefits Guide located here: <https://www.mun.ca/hr/retirees/notices.php> or call MyHR at (709) 864-2434. Information on Special Authorization Drugs and appeals may be found here: https://www.mun.ca/hr/services/benefits/special_auth.php. Pre-approval request forms may be obtained by contacting MyHR as above or by contacting Blue Cross directly at 1-800-667-9133 or on the web at <https://www.medaviebc.ca/en/resources>

Out of Canada Referral – The travel health plan provided by SSQ Insurance offers Memorial employees and retirees a unique and perhaps not well known benefit – Referral Services Outside of Canada. When recommended by your physician and approved by the provincial health plan (eg. MCP in Newfoundland and Labrador), you are referred outside of Canada for medically necessary treatment, SSQ will provide coverage for certain medical expenses, including charges from a hospital, surgeon or physician and ambulance related costs. To avail of this benefit you must first obtain the prior approval of SSQ to be considered for reimbursement. For more information on Out of Canada Referral and the terms and conditions of the benefit please refer to the travel health brochure located here: <https://www.mun.ca/hr/services/benefits/group.php>. You may also contact Human Resources at myhr@mun.ca or call (709) 864-2434.

