

**Joint Administration Dispute Resolution Committee**  
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**February 22, 2001**

**Interpretation Bulletin #5**

**Re: Medical Travel Referral Benefit**

<b>Benefit Summary</b>	
Deductible Amount:	None
Benefit Amount:	100% of eligible expenses
Individual Maximum:	\$10,000 per year
Coverage Limitations:	<ul style="list-style-type: none"><li>➤ \$125 per day for a maximum of 50 days per calendar year for all eligible expenses combined;</li><li>➤ Where an employer requires it, receipts must be submitted with the expense claim;</li><li>➤ 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;</li><li>➤ 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;</li><li>➤ 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).</li></ul>

<b>List of Eligible Expenses</b>	
<b>Medical Travel</b>	<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"> <li>➤ Public transportation (e.g. scheduled air, rail, bus, taxi and/or ferry);</li> <li>➤ Automobile use as set out in the policy or collective agreement (as applicable) of employee's institution</li> </ul>
<b>Accommodation:</b>	<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>
<b>Meals:</b>	<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>
<b>Attendant:</b>	<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>

<b>Superior Benefits</b>
<p>A superior benefit that existed in an institution's Medical Travel Referral Benefit Plan or Collective Agreement that was in place prior to the 1998 Common Agreement continues to apply.</p>

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

<b>Claims Adjudication</b>	
<b>To claim benefits, the employee or dependent must:</b>	<ul style="list-style-type: none"><li>➤ Submit original receipts or photocopies of receipts if accompanied by an explanation of benefits from another carrier, and a claim form;</li><li>➤ 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;</li><li>➤ Provide explanation and proof to support the claim that an attendant (if any) was necessary and made at the request of an attending physician.</li></ul>