



Frequently Asked Questions

US Healthcare while OUTCAN How do I manage my healthcare coverage?

Navigating the US Medical System during a posting can be one of the most confusing and sometimes stressful obstacles you and your family may face. However, there are a multitude of ways to access the information and support you need. The Canadian Defence Liaison Staff Washington (CDLS(W)) website is a fantastic source of information, as well as the MFSUS Family Guide.

We've been posted to the US; How does my family access medical care?

Before moving to the US, members must ensure dependents are registered under the Public Services Health Care Plan (PSHCP) and increase their coverage to Level III Comprehensive Coverage. This coverage ensures your entitlement to full OUTCAN health coverage and is equivalent to 3x the OHIP rate. (Ontario Health Insurance Plan)

Public Service Health Care Plan (PSHCP)

One of the largest private healthcare plans in Canada. Provides medical and dental benefits to over 600,300 members and their dependents

In Canada



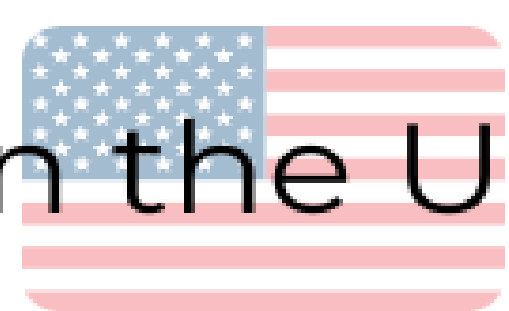
MEDICAL

Sun Life - is responsible for the administration of claims under the PSHCP for plan members

DENTAL

Canada Life (Formerly Great West Life)

In the US



Allianz Global Assistance (Allianz) - insurance company contracted to administer PSHCP coverage, at Level III Comprehensive Coverage* (rate of \$4.01) while residing OUTCAN

Canada Life

*Level III Comprehensive Coverage means you should be covered up to 3 times the OHIP (Ontario Health Insurance Plan) standard rate

Additional Resources

[Military Family Services Family Guide](#) Healthcare Program for Canadians OUTCAN - CHECK OUT THE TEMPLATES IN ANNEX A!

[CDLS\(W\) Website](#) under Health Services Section for US OUTCAN.

CAF Members and spouses are able to seek support from the CDLS(W) Health Services Group - do not hesitate to call or email them with questions.

1. CAF Medical Liaison Officer (CFMLO - a CAF doctor): (202) 448-6210
2. Staff Officer Health Administration (SO Health Admin - a Health Care Administrator): (202) 448-6559

Your Military Family Services Coordinators are happy to help point you in the right direction and assist your family in their time of need. Uncertain who that Coordinator is? [Find out here!](#)

What are my healthcare choices while OUTCAN?

Your Healthcare Choices

Military Treatment Facility (MTF)

< VS >

Local Community Healthcare Provider

WHERE: On Base

WHAT: Clinic or Hospital

INSURER: Tricare

WHERE: Off Base

WHAT: Doctor, Walk-in Clinic, Local Hospital ER

INSURER: Allianz

BENEFITS

- Free
- No Paperwork
- Often "one stop shop" - Clinics/Hospitals have a pharmacy, lab, radiology, immunizations, etc. all in the same building

DISADVANTAGES

- No personal choice
- Can be limited services or busy (Active Duty have priority)

BENEFITS

- Your personal choice
- Location may be more convenient

DISADVANTAGES

- Payment (may have out of pocket expenses)
- Insurance paperwork (claim submissions, Explanation of Benefits (EOB))

Can we receive a medical advance?

Medical procedures can be extremely expensive in the US. To obtain a medical advance, the CAF member should contact their Orderly Room for assistance. Remember, the purpose of the advance is to ensure families do not experience any hardships due to their medical bills.

An advance is recommended if you know you have to pay out of pocket for medical services (the provider doesn't direct bill) and the expense is over \$400 US. It takes approximately 48 hours for the money to be in your account, please plan accordingly. A written estimate is needed for upcoming appointments when requesting an advance from your local OR. An advance can also be given after an appointment when you have paid out of pocket and are waiting for reimbursement from Allianz.

What is the R70 "Explanation of Benefits" Code and what do I do?

R70 codes are reimbursable. When the cost of the service is fully insured in Canada, the Military Foreign Service Instructions provide the authority to compensate the full value of the R70 amount, thereby providing 100% reimbursement.

If your visit was direct billed to Allianz (you didn't pay out of pocket)

1. Note the amount of the R70 (amount not paid to your provider) and be prepared for a bill from the provider
2. Contact your provider in 6-8 weeks after receiving the EOB if you haven't received a bill and ask if you have an outstanding balance on your account. If yes, ask for the amount and a bill be sent to your address. If that amount is your R70 amount on your EOB, then CDLS(W) will compensate that amount (through either reimbursement or an advance). If the answer is no, file your EOB in a safe place. It is possible to receive bills from providers months or even a year after the date of the appointment. You may still be responsible to pay. However, some providers may accept the amount paid to them by Allianz Global and "write off" the remaining unpaid amount.

If your visit was paid directly (you are out of pocket money)

1. Bring in your EOB and receipt of payment to your local Orderly Room
2. Fill out a CF52 Dependent Medical Expenses and submit with the above copies to CDLS(W) for reimbursement



This information sheet is offered to you to help direct you and your family to the correct locations to find the benefits and services available during your OUTCAN posting.

Please be vigilant in doing the research appropriate for your situation, as each is different!

Your Support Unit (CDLS(W) or CFSU(CS)) website is full of great information to support you during your OUTCAN posting.

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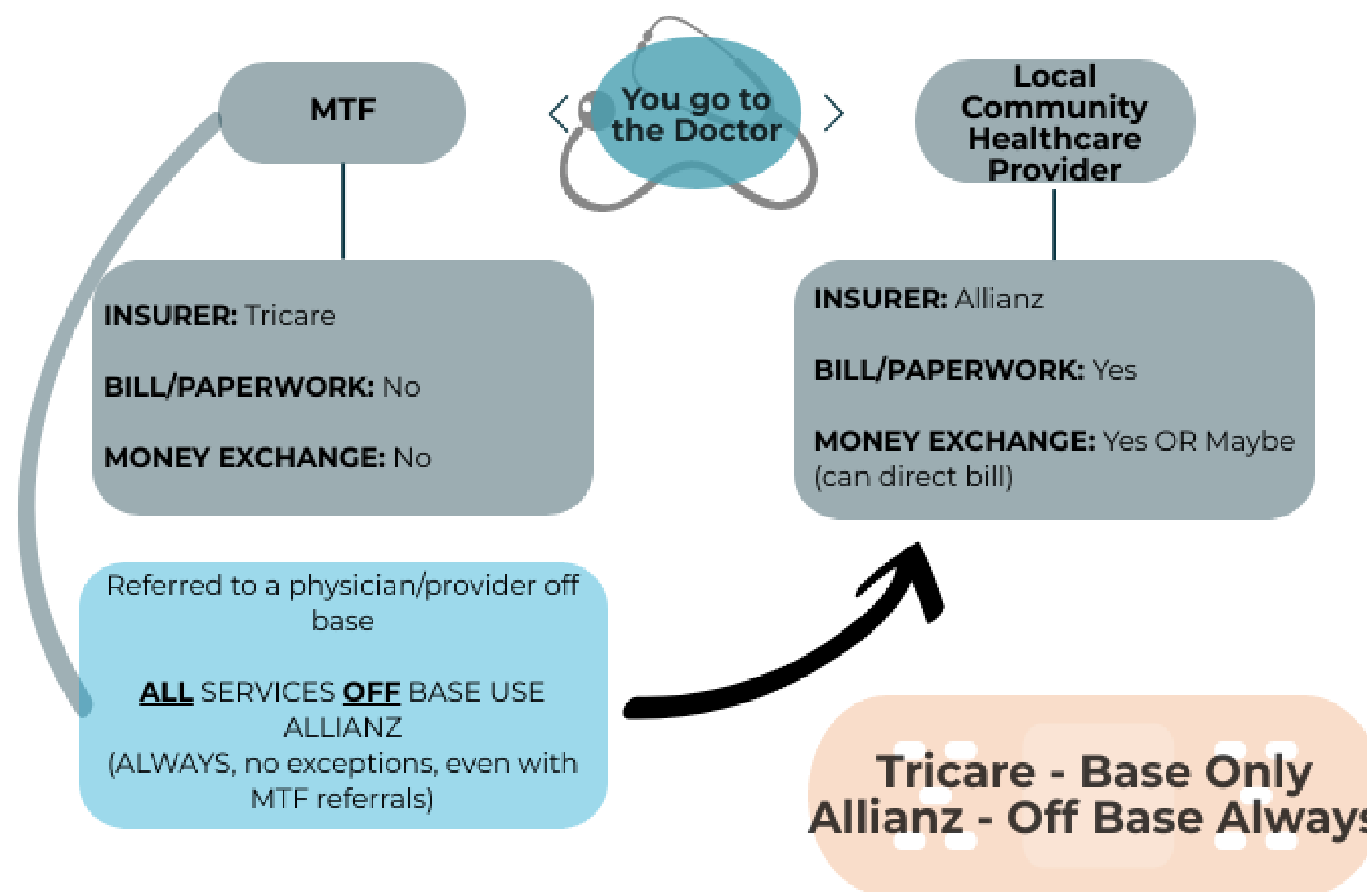


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What is the Medical Billing Process for Tricare compared to Allianz?

Medical Billing Process



What do I need to know if there is no MTF in my community or I choose to go off base for Medical Treatment?

You will use Allianz as your primary insurance

How do I submit claims to Allianz Global Assistance?

Fill out - [Allianz Claim Form](#) - the Comprehensive Form

Keep copies of the invoices for your records, make sure to note on claim form it is in U.S. dollar, and expect a processing time of usually 3-6 weeks.

Submit your claim to the U.S. Allianz address:

Allianz Global Assistance
Public Service Health Care Plan Department
P.O. Box 880
Waterloo, ON
N2J 4C3

TIP: For your Medical Claims, use highlighter on the claim form to show the US dollar amount and then place a post-it note on the front stating you want reimbursed in US Funds.

How does billing work for my healthcare if I use Allianz?

Since Allianz is considered a Travel Insurance company in the US, it is recommended to ask the doctor's office to check for this insurance company in their "Commercial Billing" List or "World Access" listing. You can provide the doctor's office with the Allianz electronic billing ID number to find Allianz in their billing system. It is not a traditional insurance provider.

**Allianz Electronic Billing ID that should be used by your doctor's office is: #50749

If you or your provider call Allianz, at 1-800-363-1835, for any reason, ensure you ask for a representative trained in comprehensive coverage.

What do I do prior to a planned/non-emergency medical procedure?

Before going for any major medical procedure, test or visit, [email Allianz](mailto:pshcp@allianz-assistance.ca) at pshcp@allianz-assistance.ca to get a pre-approval for the appointment. This opens a claim and can ease the frustration of finding information after your appointment. It also creates a Paper Trail!



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