



The Public Service Health Care Plan

Bulletin

Keeping you up to date

Bulletin 49, October 2024

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Keeping you up to date on the Public Service Health Care Plan (PSHCP) design changes

Reminder: Improvements and changes to the PSHCP

Improvements and changes to the PSHCP that came into effect on July 1, 2023, were established through negotiations by the PSHCP Partners Committee which is comprised of Employer, Bargaining Agent and pensioner representatives and are not related to the transition to a new PSHCP administrator. Canada Life is responsible for ensuring that claims are handled and paid in accordance with those changes.

To learn more, please review the Improvements and changes to the Public Service Health Care Plan article in [Bulletin #45](#).

Biosimilar Substitution

Biosimilar Substitution was introduced on July 1, 2023. Biosimilar drugs are comparable, cost-effective versions of originator biologic drugs which Health Canada deems equally safe and effective.

If you or your eligible dependant(s) are on an originator biologic drug where a biosimilar drug is available, Canada Life will contact you with details about switching to a biosimilar drug. You will need to consult with your physician or nurse practitioner within 180 days of being contacted by Canada Life to discuss obtaining a prescription for a biosimilar drug. Claims for originator biologic drugs may otherwise be denied or reimbursement may be limited to 80% of the lowest-cost biosimilar drug.

In rare circumstances where there is a medical reason for which you cannot switch to a biosimilar drug, you can request that your physician or nurse practitioner complete and submit a [Request for Originator Biologic Drug Coverage form](#). Exceptions will be granted based on medical necessity. If approved, the PSHCP will reimburse 80% of the cost of the originator biologic drug.

For more information, please review the Biosimilar substitution section of the [PSHCP Member booklet](#).

How to submit a claim

You have 3 options for submitting claims to Canada Life.

1. Through your pharmacy or provider directly

Present your PSHCP benefit card so that the pharmacy or provider may submit the claim directly to Canada Life on your behalf and have your claim processed in real-time.

2. Digitally

You can submit a claim online through your PSHCP Member Services account on [My Canada Life at Work™](#) or the My Canada Life at Work App. Sign in and select 'Submit a claim', then choose the appropriate claim type and follow the outlined instructions. Claims incurred outside of Canada must be submitted through the [MSH PSHCP Member Portal](#).

3. By mail

To submit a claim by mail, complete a claim form, found on the Your forms page of the [PSHCP Member Services website](#) or by calling Canada Life (or MSH for claims incurred outside Canada) to request that a form be sent to you by mail. Mail the signed form to the address indicated on the form along with the originals of the supporting documentation (original receipts, bills, invoices, physician or practitioner statements, and/or questionnaires, etc.).

Travelling? Talk to your pharmacist about your Day Supply Limit

The Day Supply Limit for both acute and maintenance prescription drugs under the PSHCP is 100 days.

If you are travelling for an extended period of time and require an exception to the 100-day supply limit, you can request up to a 200-day supply by:

1. Contacting your pharmacist to confirm how far in advance you need to order your prescriptions.
2. Providing your PSHCP benefit card and your travel dates to your pharmacist.



You do not need to contact Canada Life to have this exception approved.

If you need to request up to a 200-day supply for reasons other than travel, such as transitioning to retirement, please call the PSHCP Member Contact Centre for inquiries within North America (toll-free) at 1-855-415-4414 or for international inquiries (collect) at 1-431-489-4064.

The complete PSHCP Member booklet is now available

The complete PSHCP Member booklet has everything you need to know about your PSHCP benefits, including information on how to submit a claim and how to set up your personal account(s). View or download a copy, by visiting the Your Plan page of the [PSHCP Member Services website](#).

Go digital with Canada Life!

Discover the benefits of going digital:

- submit claims and check your claim status in real time, without needing to call the PSHCP Member Contact Centre
- know your reimbursement amount instantly
- receive your explanation of benefits by text or email
- update your positive enrolment information
- find providers and use the Drug search tool
- download your PSHCP benefit card directly to your phone
- coming soon, view and edit your preferred first name

New updates! My Canada Life at Work mobile app

With the mobile app's latest updates, you can:

- view, add and edit your banking information
- access the Help Centre

Information about MSH International MSH PSHCP Member Portal enhancements

MSH International (MSH), your emergency travel assistance and Comprehensive Coverage provider for the PSHCP, has been working hard to improve the [MSH PSHCP Member Portal](#). Improvements include:

- improved registration and login pages that make creating and logging in to your account faster
- improved ability to find information easily, such as contact information and the types of claims MSH processes
- access to important documents on the new Forms and Key Documents page
- the ability to view your claims history and explanation of benefits
- an FAQ document that addresses top questions
- streamlined claim submission process for Comprehensive members

Which claims to submit to Canada Life or to MSH

Submit the following claims to Canada Life	Submit the following claims to MSH
Non-emergency claims for expenses incurred within Canada for all PSHCP members.	Emergency Travel Assistance claims for members with Supplementary Coverage . These are the eligible medical expenses incurred as a result of an emergency while travelling on vacation or on business while outside of the province or territory of residence.
Non-emergency claims for expenses incurred outside of Canada for members with Supplementary Coverage .	All claims for expenses incurred outside of Canada for members with Comprehensive Coverage .

For emergencies, please call MSH's Emergency Travel Assistance Services and Comprehensive Coverage Contact Centre (24 hours a day, 7 days a week):

North America (toll-free): 1-833-774-2700

International (collect): 1-365-337-7427



Proofpoint Essentials

Canada Life and MSH use Proofpoint Essentials, an automated email encryption service, to securely send and receive sensitive information. Proofpoint Essentials protects against spam, phishing, viruses and cyberattacks. You may receive secure emails from Canada Life or MSH through Proofpoint Essentials to access private information safely online. Proofpoint Essentials emails are safe and necessary for communicating with Canada Life and MSH. You cannot opt out of Proofpoint Essential emails as they are an integral part of how we protect your information.

How to access a Proofpoint Essentials secure email

1. Open the secure email and click **VIEW ENCRYPTED EMAIL**. This will open as a new tab in your browser.
2. Enter the email address, from which you received the secure email.
3. Complete all fields. A confirmation email will be sent to you.
4. Open the confirmation email and click **CONFIRM**. This will open as a new tab in your browser.
5. Click **CONTINUE TO LOGIN**; your account setup is complete.
6. To find your attachments, scroll using the scroll bar on the right pane. All attachments will be highlighted in blue at the bottom. To download the attachments, click on the arrow pointing down.

Changes are coming to your Public Service Dental Care Plan or Pensioners' Dental Services Plan

If you are also a member of the Public Service Dental Care Plan (PSDCP) or Pensioners' Dental Services Plan (PDSP), changes are coming on November 1, 2024, that will affect your dental plan number.

These changes will not affect your Public Service Health Care Plan (PSHCP) plan or certificate numbers.

For more information, visit the [PSDCP Member Services website](#) or the [PDSP Member Services website](#).



Reminder: submit your 2023 claims on time

You have until December 31, 2024, to submit any claims incurred in 2023.



If you have any questions, please sign in to your PSHCP Member Services account through [My Canada Life at Work™](#) or call the PSHCP Member Contact Centre for inquiries within North America (toll-free) at 1-855-415-4414, Monday to Friday from 8 am to 5 pm, your local time, or for international inquiries (collect) at 1-431-489-4064, Monday to Friday from 8 am to 5 pm, ET.

Deaf or hard of hearing and require access to a telecommunications relay service?
Please contact us at 711 for TTY to Voice or 1-800-855-0511 for Voice to TTY.