



update

## Total Care Medical and Dental Claims Reimbursement Can Be Convenient!!

The NSTU Group Insurance Trustees want to ensure that members are aware of the methods by which claims are paid and the most convenient ways to be reimbursed for out-of-pocket expenses related to Total Care Medical and Total Care Dental claims.

### Claims Payment

Medavie Blue Cross (MBC) is billed directly by your pharmacy for eligible prescription drugs. You are required to pay the \$5.00 co-pay for each prescription. If you have a hospital stay, hospitals will bill MBC directly so members are not required to be out-of-pocket for semi-private hospital accommodation charges. There are some items insured under Hospital Benefits and Extended Health Benefits such as ambulance service, medical supplies, paramedical services, medical equipment that may have to be paid up front. When this occurs, many members ask the question:

**What is the best method to be reimbursed as quickly as possible for expenses to ensure I am out-of-pocket the least amount of time?**

This is an excellent question. MBC have established electronic adjudication for many of its service providers. Providers such as massage therapists and physiotherapists can have your claim adjudicated online requiring you to pay only the applicable co-insurance. As an example, many physiotherapists can bill MBC directly at the time of service and only charge you the 20% co-insurance before you leave their office. This is also true for many dental offices that can also bill MBC directly to minimize your out-of-pocket expenses. Ask your service provider if they have the ability to bill MBC directly.

### Claims Submission by eClaim

If you do have to pay the provider and submit a claim for reimbursement, Medavie Blue Cross has made it convenient to submit claims electronically. It is important to note that you must be set up for Direct Deposit to take advantage of this feature.

To Submit an eClaim:

1. Go to [www.medavie.bluecross.ca](http://www.medavie.bluecross.ca).
2. Click on **Submit a Claim** in the middle of the page to the left.

3. On the next page, scroll down and you will see **By eClaim?**

You must login to your account to submit an eClaim. If you are a first time user, click on **Log in to your account**, then click on **1st Time, Register Now** and follow the instructions.

### Medavie Blue Cross Mobile App

You can also submit claims through the Medavie Blue Cross Mobile App. There are many other convenient features to this app including reviewing benefit usage history, access and share a mobile ID card and view and sort past claims. You can download the app free at the App Store for Apple products, Google Play for android apps and Blackberry App World for Blackberry devices. Once you have down loaded the app, follow the instructions under **Submit a Claim** to submit a claim for reimbursement.

### Direct Deposit

As mentioned above, you must be registered for Direct Deposit to take advantage of eClaims and Mobile App claims submission. It is important to remember that all paid-in-full receipts must be submitted to MBC for reimbursement within one year from the date the expense is incurred. Direct Deposit with MBC will allow claims reimbursement to be transferred electronically to your chosen bank account which will eliminate waits for cheques through the mail, cut back on trips to the bank and will reduce the risk of theft or loss of your reimbursement cheque. MBC will send you a notice each time they make a deposit into your bank account.

Registering for Direct Deposit is easy!

1. Go to [www.medavie.bluecross.ca](http://www.medavie.bluecross.ca)
2. In the middle of the page select **Get a Form**.
3. On the page that pops up, under **Member Type**, select **Group Plans: Ontario/Atlantic Canada**.
4. Under **Request Forms** select **Direct Deposit**, and open the form. You can complete this form and send it along to Medavie Blue Cross. Once you have registered, reimbursement will be deposited directly into your account which will cut the time significantly for you to receive your out-of-pocket expenses.

*If you have any questions regarding the above, please contact Johnson Inc. at 1-800-453-9543 (toll-free) or 453-9543 (local).*