



## Total Care Medical and Dental Claims Reimbursement – Now That Was Easy!

update

The NSTU Group Insurance Trustees want to ensure that members are aware of the most convenient ways to be reimbursed for claims related to the Total Care Medical and Total Care Dental Programs.

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 and dental services that may have to be paid up front. 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 charge you the 20 per cent co-insurance before you leave their office. This is also true for many dental offices who 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.

At some point you may find yourself in a situation where you are required to pay 100 per cent of a supply or service. All paid-in-full receipts must be submitted to MBC for reimbursement within one year from the date the expense is incurred. For convenience, you may wish to set up Direct Deposit with MBC. Claims reimbursement can be transferred electronically to your chosen bank account which will eliminate waits for reimbursement cheques through the mail, cuts back on trips to the bank and reduces 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!

Go to [www.medavie.bluecross.ca](http://www.medavie.bluecross.ca)

Choose a language by clicking on English or French.

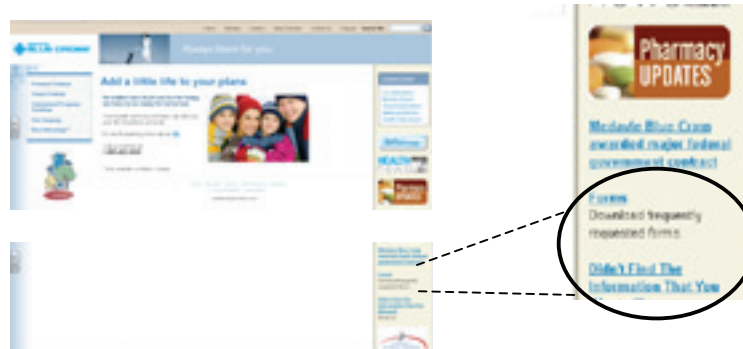
On the screen that pops up, scroll down until you see the word **FORMS** on the right side bar panel.

On the main page that pops up, Scroll down to **For Group Plan Members**.

Under **For Group Plan Members** under the heading **Ontario/Atlantic Canada** click on **Direct Deposit request**.

A PDF form (illustrated below) will pop up to print off, fill in, and send to Medavie Blue Cross.

Now that was easy!



**MEDAVIE BLUE CROSS** **DIRECT DEPOSIT REQUEST**

Policy No. \_\_\_\_\_ Identification No. \_\_\_\_\_

My/Our Name(s) (Please Print) \_\_\_\_\_

Bank Name \_\_\_\_\_ Branch No. \_\_\_\_\_

Bank Address \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_

Type of Account  Chequing  Current  Savings

Bank Account Number \_\_\_\_\_

I request my benefits be paid through electronic funds transfer (direct deposit) into this account. This authorization may be cancelled at any time upon written notice by me/us.

Date \_\_\_\_\_

Signature as you sign your cheque \_\_\_\_\_

**IMPORTANT - PLEASE INCLUDE A COPY OF YOUR CHEQUE MARKED "VOID".**  
PLEASE ADVISE US IN WRITING OF ANY CHANGE IN BANKING ARRANGEMENTS.

PLEASE SEND COMPLETED FORMS TO:  
Medavie Blue Cross PO Box 220, Moncton, NB, E1C 8L3 ATTENTION: Customer Support  
Telephone: 1-800-467-4511 FAX: (506) 867-4651

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