

Frequently Asked Questions

Q. I need foot orthotics, what do I have to do?

A. If this is a covered benefit under your plan there are a couple of things you need to do before you purchase your orthotics. This benefit requires a prescription from a physician, chiropractor or a podiatrist, they must be custom molded for your feet and you must provide a gait analysis. It sounds more complicated than it is, just ask your plan administrator for a copy of “Foot Orthotics Claim Guide”.

Q. I need a new/replacement CPAP machine. What do I need to do?

A. Check with your plan administrator on this one. You will need a prescription from your physician as well as a couple of estimates from reputable firms. This should all be done before you purchase the machine as there is also something called “reasonable and customary” which limits how much the insurance company will pay.

Q. I am going out of the country, what should I do if it get hurt/ill?

A. Make sure you have a copy of your card with you and tell your travel companion where it is. If you incur any expenses, even if it just a band aid in the emergency room you must call the number on your card. This will open a claim and the carrier will coordinate your claim with BC Medical and advocate on your behalf for the best care possible.

Q. Generic vs name brand drugs. I went to the drug store and they didn't cover my drugs to the maximum I am allowed.

A. Unless your physician writes “no substitution” on your prescription, you will be given the generic equivalent. If they reimbursement amount is not what you thought it would be, check with the pharmacist and see if they used the generic brand. Some don't automatically use them and name brand drugs are typically more expensive.

Q. Can I go to the Spa/Hotel for a massage and have it covered?

A. All paramedical practitioners must be registered in their particular field in their province. If the spa/hotel has registered massage therapists, they would be covered under your plan. If they are not registered, it would not be a covered expense.

Q. Are eyeglasses covered?

A. Unless your booklet specifically states eyeglasses are a covered expense, then no, they are not covered. You are covered for eye exams every 24 months for adults. Check with you plan administrator to find out the benefit amount.

Q. My child is going to university in another province, are they still covered?

A. Over age children that are in an accredited college or university are covered as long as you have filled out the “over-age dependant” form. They are covered regardless of their province of residence. Permanently disabled children are also eligible for coverage.