

I've got the Public Service Health Care Plan (PSHCP), why do I need MEDOC?

MEDOC offers total “peace of mind” coverage by insuring several expenses that are **not** covered by the PSHCP, **and** MEDOC extends some of PSHCP's current out of province/Canada benefits. One important fact to consider is that no travel insurance plan on the market offers less than \$1,000,000 in coverage, thus leaving a possible gap of \$500,000. MEDOC in comparison to the marketplace, offers up to \$5,000,000 as its policy limit.

Briefly, some of the benefits of MEDOC that are not included with PSHCP are:

- The MEDOC Annual **Base Plan** coverage is available to all FSNA-PSHCP members regardless of your health status - no medical questionnaire is required.
- The MEDOC Annual **Base Plan** provides coverage for an unlimited number of trips per policy year up to 40 days each, be it out of province, or out of country.
- Because PSHCP only provides coverage for trips of up to 40 days in duration, MEDOC offers a **Supplemental Plan** to provide coverage beyond the 40th day of your trip. Any claim incurred after the 40th day of your trip will be covered from first dollar (\$1) with no deductible. In addition, members can opt to insure only the excess days beyond the 40 days coverage offered by PSHCP through the MEDOC **Top-Up Plan** (this plan is only available to FSNA members who have PSHCP coverage).
- Up to \$12,000 per insured, per trip for Trip Cancellation, Interruption and Delay insurance – PSHCP does not offer this coverage.
- Up to \$3,000 for Vehicle Return – PSHCP does not offer this coverage.
- Up to \$500 for Pet Return – PSHCP does not offer this coverage.
- In Hospital Private Duty Nursing – PSHCP does not offer this coverage.
- Up to \$5,000 for Emergency Dental Expenses – PSHCP covers this benefit up to a maximum of \$2,000 per emergency, so you can claim up to an additional \$5,000 if you have MEDOC, and your emergency dental expenses are in excess of \$2,000.
- Up to \$600 for Emergency Relief of Dental Pain – PSHCP does not offer this coverage.
- Incidental hospital expenses (TV, telephone, etc...) MEDOC covers up to \$50 per day, or up to a maximum of \$2,000 per insured.
- PSHCP insures up to \$3,000 for repatriation or burial - MEDOC covers any amount you incur in excess of this amount up to a maximum of \$5,000.
- PSHCP insures up to \$2,500 in total for all additional hotel and meals expenses. MEDOC covers up to \$350 per day, or up to a maximum of \$3,500 per insured. So if your emergency is within the first 40 days of your trip, and you incur this expense, you can claim \$2,500 from the PSHCP plan and then a further \$3,500 from MEDOC if you incur in excess of \$2,500 for additional hotel and meal expenses.

- PSHCP covers 80% of emergency related medications prescribed while out of Canada and MEDOC will reimburse the other 20% of medications prescribed while out of Canada.
- Up to \$1,500 per insured for Baggage and Personal Effects insurance (up to \$3,000 per family) – PSHCP does not cover this.
- Up to \$100,000 per insured for Flight Accident and Accidental Death & Dismemberment insurance – PSHCP does not cover this.

FSNA, in partnership with Johnson Inc., is constantly striving to ensure that our members receive the best travel insurance product, advice, and service available in the market. MEDOC meets these criteria for our members.