



# What to do before you leave Canada to ensure your PSHCP coverage

Here is what you need to know and do before your deployment outside of Canada to ensure seamless access to your Public Service Health Care Plan (PSHCP) health benefits coverage.

During your deployment, your health benefits coverage will be administered by MSH International (MSH), a subcontractor of Canada Life, responsible for administering the PSHCP out-of-province Emergency Travel Assistance Benefit and Comprehensive Coverage.

We will update this document periodically. Please ensure you check back with this document to keep yourself up to date.

## What to do before you deploy outside of Canada

For a seamless transition from Supplementary Coverage to Comprehensive Coverage:

1. Submit any outstanding Supplementary Coverage claims to Canada Life before leaving Canada. This will ensure that claims are submitted to the correct insurer and your claim reimbursement will be faster and easier.
2. Register for an **MSH PSHCP Member Portal account**, so you can:
  - submit claims, along with a photo or electronic copy of your receipts
  - view your profile and personal information
  - access claim forms and other documents
  - view explanation of benefits
  - view claims history
  - check out our FAQ of plan members' top questions

## How to create your MSH PSHCP Member Portal account

Before registering for your MSH PSHCP Member Portal account, you must first complete **positive enrolment** with Canada Life and provide consent for the use of your personal information to process your claims. Once you have completed your positive enrolment with Canada Life, allow 48 hours before registering on the **MSH PSHCP Member Portal**. Your personal information will be securely transferred to MSH on your behalf so that you can set up your MSH PSHCP Member Portal account.

To create an MSH PSHCP Member Portal account:

1. Go to the [\*\*MSH PSHCP Member Portal\*\*](#).
2. Select **LOG IN OR REGISTER** under your coverage type (Supplementary Coverage or Comprehensive Coverage).
3. Enter the exact email address, plan number, certificate number, last name and date of birth you used during positive enrolment with Canada Life.
4. Create and confirm a password and select and enter a security question. A verification email will be sent to you within 5 minutes.
5. Verify your account by clicking on the link in the verification email and entering the verification code provided (note that the code expires after 30 minutes. If it expires, you will need to repeat the process to get a new code).

Note: Registration for a Supplementary Coverage or Comprehensive Coverage MSH PSHCP Member Portal account are separate processes, however you can use the same credentials to log in to either account. To register for your Comprehensive Coverage account, you must first contact the Pay Centre to ensure that you have Comprehensive Coverage in place.

Note: You cannot change any of your positive enrolment information including your email address, through the MSH PSHCP Member Portal. This can only be done through your [\*\*PSHCP Member Services account\*\*](#). Your changes will be uploaded directly from your PSHCP Member Services account within 24 to 48 hours.

## PSHCP design changes

Plan design changes came into effect on July 1, 2023. For a list of these changes, please review the Improvements and changes to the Public Service Health Care Plan article in the [\*\*PSHCP Bulletin #45\*\*](#).

Note that the following PSHCP design changes do not apply to Comprehensive Coverage members that are deployed outside of Canada:

- Prior Authorization and biosimilar drug substitution
- Pharmacy dispensing fee frequency limits
- Pharmacy dispensing fee caps
- Mandatory Generic Drug Substitution

## What to do once you are deployed outside of Canada

### How to submit Comprehensive Coverage claims to MSH

During deployment, there are 2 ways to submit your claims to MSH: online through your MSH PSHCP Member Portal account, or by mail using a paper claim form. For faster and easier claim reimbursement, submit claims through your MSH PSHCP Member Portal account.

Note: The secure and approved method to submit claims to MSH is through paper or the member portal. It should be noted that email is not the correct channel for claim submission.

## How to submit a claim online (for expenses incurred outside Canada)

Ensure that you have registered for your **MSH PSHCP Member Portal account** (see How to create an MSH PSHCP Member Portal account).

1. Go to the **MSH PSHCP Member Portal** and select **MEMBERS WITH COMPREHENSIVE COVERAGE**.
2. Log in to your MSH PSHCP Member Portal account by following the prompts.
3. Select **Make a Claim**.
4. Complete all mandatory fields ensuring that you provide your banking details or select “Payment method on file” for faster claim reimbursement.
5. Upload all supporting documentation.\*
6. Complete all steps as prompted and be sure to select **Submit**.
7. Check your email for confirmation of your claim submission.

\*As part of your supporting documentation, please include the MSH Payment Preference Form if you have yet to indicate to MSH, or want to update, how you would like to receive your reimbursement:

1. Once logged in to your MSH PSHCP Member Portal account, select **Forms and Key Documents**.
2. Complete and sign the MSH Payment Preference Form.
3. Go to the **Submit Claim** tile and upload the form with your supporting documentation.

If you have already submitted the MSH Payment Preference form, indicating how you would like to be reimbursed, you do not need to complete this form again with every claim submission. “Payment method on file” will appear as an option during online claim submission if an MSH Payment Preference form has previously been provided.

## How to submit a claim by mail (for expenses incurred outside Canada)

1. Print and legibly complete and sign the **Comprehensive Claims Incurred Outside of Canada Claim Form M7517** found on the **Your forms** page of the PSHCP Member Services website or on the Forms & Key Documents page of the MSH PSHCP Member Portal. You can also call the Comprehensive Coverage Contact Centre to request that a form be sent to you by mail (see Contact MSH International).
2. Mail the claim form to the address indicated on the form along with the originals of any supporting documentation (original receipts, invoices, physician or practitioner statements, questionnaires, MSH Payment Preference Form (if applicable), credit card statement to show exchange rate charged (if applicable), etc.).\* Keep a copy for your own files, MSH will not return original documents or receipts after claims are processed.

\*As part of your supporting documentation, please include the MSH Payment Preference Form if you have yet to indicate to MSH, or want to update, how you would like to receive your reimbursement.

1. Print and legibly complete and sign the MSH Payment Preference Form to indicate the method by which you wish to receive your reimbursement. The MSH Payment Preference Form can be found on the **MSH PSHCP Member Portal** or call the Comprehensive Coverage Contact Centre to request that a form be sent to you by mail.

2. If you would like reimbursements deposited into your bank account, include a cheque marked “VOID”.

If you have already submitted the MSH Payment Preference form, indicating how you would like to be reimbursed, you do not need to complete this form again with every claim submission.

### Currency of your reimbursement

While deployed, Comprehensive Coverage claims will be reimbursed to you in either Canadian dollars (in a Canadian bank account) or in the currency that the payment was made (in an international bank account).

You can select the currency type in your MSH PSHCP Member Portal account during every claim submission process. Selecting International bank transfer may incur fees. Selecting a Canadian bank account will avoid these fees.

### Accessing claims history

To view the Comprehensive Coverage claims you submitted to MSH since July 1, 2023, while deployed, log in to your **MSH PSHCP Member Portal account**.

To view the PSHCP claims dating back to July 1, 2023, that you submitted to Canada Life before your deployment, sign in to your **PSHCP Member Services account**. If you or your eligible dependant(s) visited Canada while under Comprehensive Coverage and used the PSHCP benefits offered by Canada Life, this history will also be in your PSHCP Member Services account.

### Claim submission deadline

Claims must be received by MSH no later than December 31 of the year following the calendar year in which the expenses were incurred. For example, if you incurred expenses in July 2024, you have until December 31, 2025, to submit your claim. Some exceptions may apply, see the **PSHCP Directive** for more details.

### Request an estimate of reimbursement from MSH

To get an estimate for what will be reimbursed for a product or service before the expense is incurred, ask your health care provider for a document detailing the proposed service(s), the medical equipment or supplies required and the total estimated cost of the expense.

### How to request an estimate:

Estimates can currently only be requested by mail. To do so please follow the steps below.

1. Print and complete the appropriate claim form found on the **MSH PSHCP Member Portal**.
  - If you would like a paper claim form to be sent to you by mail, call the Comprehensive Coverage Contact Centre (see Contact MSH International).
2. Print the claim form, select Pretreatment/estimate at the top of the form and make sure to include the estimate document from your provider and any other supporting documentation.
3. Mail your request to:  
**MSH International**  
**PO Box 4903 Stn A**  
**Toronto ON M5W 0B1**

MSH will send you a statement for your estimate of reimbursement by email or mail, depending on the communication preference indicated in your file. The statement will provide:

- a decision on whether the expense is eligible for coverage under the PSHCP
- an estimate of the dollar amount that is eligible for reimbursement when there is no coordination of benefits (please note that if the actual service cost varies from what you provided in your estimate request, MSH will only reimburse what is eligible)

If your health care provider requires a Guarantee of Payment or a Verification of Benefits letter for an upcoming service, they are asked to contact MSH as soon as possible to ensure sufficient time is provided for approval. We recommend that this is done a few weeks prior to the service being rendered.

## **Temporarily returning to Canada while deployed outside of Canada**

If you need to temporarily return to Canada during your deployment, you are entitled to the PSHCP benefits that are available to you through Canada Life as a PSHCP member, and you can use your PSHCP benefit card at the pharmacy. While in Canada, the personal information in your **PSHCP Member Services account** will be used for claim submissions and reimbursements, not the personal information you provided in your **MSH PSHCP Member Portal account**.

For a list of eligible expenses, please review the **PSHCP Directive**.

Note: PSHCP design changes that do not affect Comprehensive Coverage members while deployed like Pharmacy dispensing fee frequency limits, Pharmacy dispensing fee caps and Mandatory Generic Drug Substitution, will apply to claims incurred in Canada.

## **If your eligible dependants remain in Canada while you are deployed outside of Canada**

Eligible dependants who remain in Canada while a member is deployed outside of Canada are required to use their PSHCP benefits by submitting claims to Canada Life for reimbursement, while deployed members are required to submit claims to MSH.

If you wish to grant your spouse or common-law partner access to your PSHCP Member Services account while you are deployed outside of Canada, please call the PSHCP Member Contact Centre to request that a Letter of Authorization form be sent to you by mail (see Contact Canada Life).

## **If your eligible dependants reside with you while you are deployed outside of Canada**

Supplementary Coverage is intended for members and their eligible dependants who are covered under a provincial or territorial health insurance plan. If an eligible dependant has their own PSHCP certificate number for Supplementary Coverage, they must waive their Supplementary Coverage while residing outside of Canada to submit claims as an eligible dependant under your Comprehensive Coverage while you are deployed outside of Canada.

## What to do in a medical emergency

In case of a medical emergency while deployed outside of Canada, call your local emergency services or go to the nearest hospital, as you would while living in Canada. The out-of-province/territory benefits (the Emergency Benefit While Travelling and Emergency Travel Assistance Services) provided under Supplementary Coverage are not available to federal employees with Comprehensive Coverage.



### Questions?

If you have any questions about your Comprehensive Coverage, please review the PSHCP Member booklet found on the Your plan page of the [PSHCP Member Services website](#) or the Key Forms and Documents page of your [MSH PSHCP Member Portal account](#). You can also call the Comprehensive Coverage Contact Centre for more information (see Contact MSH International).

If you have any questions about the PSHCP that are not related to your Comprehensive Coverage, please call the PSHCP Member Contact Centre (see Contact Canada Life).

### Inquire about your claim

If you wish to inquire about your claim with MSH, please call the Comprehensive Coverage Contact Centre and an agent will be available to assist you (see Contact MSH International).



### Contact MSH International

Comprehensive Coverage Contact Centre (Monday to Friday from 7 am to 8 pm ET)

- North America (toll-free): 1-833-774-2700
- International (collect): 1-365-337-7427

Email: [assist@pshcp-msh.ca](mailto:assist@pshcp-msh.ca)

Use this email to ask basic plan or process questions, however, please do not use this email address to submit personal or confidential information. If you need to share personal information or if you have a question requiring that you provide personal information, please call the MSH Call Centre.



## Contact Canada Life

### PSHCP Member Contact Centre

- North America (toll-free): 1-855-415-4414, Monday to Friday from 8 am to 5 pm, your local time
- International (collect): 1-431-489-4064, Monday to Friday from 8 am to 5 pm, ET

### Deaf or hard of hearing access to a telecommunications relay service

- TTY to Voice: 771
- Voice to TTY: 1-800-855-0511

### Secure email

Sign in to your PSHCP Member Services account through [My Canada Life at Work](#) and go to the Contact Us page to email Canada Life.

### Secure online chat

Sign in to your PSHCP Member Services account through [My Canada Life at Work](#) and go to the Contact Us page.