

# What the BC Government health plan covers



The BC government plan provides coverage of core health care services such as physician services and hospital acute care, whereas Pacific Blue Cross provides private insurance for non-core services that are either not covered or only partially covered by the government health plan.

The following is a summary of the coverage limitations under the BC government health plan. These expenses may be eligible for coverage under your Blue Cross plan.

- **Prescription drugs** — For eligible residents born after 1939, PharmaCare pays 70% of prescription drugs after a deductible based on your income has been reached. Once a family maximum amount (also based on your income) has been reached, the program pays the rest of your eligible drug costs, but only for the balance of the year.
- **Dental** — Not covered except for dental and oral surgery when medically required to be performed in hospital. The government covers surgical removal of a wisdom tooth only when hospitalization is medically required. The removal of healthy wisdom teeth, even if impacted, is not covered. Orthodontic services related to several congenital facial abnormalities may also be covered.
- **Registered therapists and health practitioners** — Paramedical services are not covered unless the resident and dependents have premium assistance status. This includes chiropractic, massage therapy, naturopathy, physical therapy and non-surgical podiatry services. Surgical podiatry is covered for all BC residents.

- **Vision care** — Eye glasses, contact lenses and Lasik eye surgery is not covered by the government health plan, nor are routine eye exams for residents 19 to 64 years old. Routine eye exams are only covered for residents 18 and younger and 65 or older and for all residents only when medically required for example, in the case of eye disease, trauma or injury, or health conditions associated with significant risk to the eyes, such as diabetes.
- **Hospital accommodation** — Only standard ward rooms are covered. Semi-private and private acute care accommodation is not covered by the government health plan.
- **Local ambulance** — Ambulance fees are not covered by the government health plan. Residents are required to pay a variable flat fee when service is requested regardless if transport is required or refused.
- **Private duty care nursing** — Not covered in most cases. A daily fee is charged based on your income as reported on your most recent income tax form.

**Extended Health Claims** 604 419-2600

**Dental Claims** 604 419-2300

**HSA Claims** 604 419-2600

**Travel Plan Claims** 604 419-2600

**Toll-free** 1 800 275-4672

[pac.bluecross.ca](http://pac.bluecross.ca)





- **Medical equipment and supplies** — Items like casts, crutches, oxygen and oxygen supplies, wheelchairs, hearing aids, blood pressure monitors and more are not covered by the government health plan.
- **Life, Accidental Death and Dismemberment and Disability insurance** — None of these are covered by the government health plan.
- **Emergency medical Insurance for travel outside of BC or Canada** — Government coverage does not pay for all the health care costs incurred outside the province, and the difference can be substantial. For example, BC pays \$75 CDN/day for emergency in-patient hospital care, while the average cost in the USA often exceeds \$1000 US/day, and can be as high as \$10,000 US/day for intensive care.

As well, most physicians in other Canadian provinces and territories (except Quebec) will bill their own provincial health plan for services if you present your valid BC CareCard. The provinces recover the funding between each other. When travelling in Quebec you will likely be required to pay for your medical services and seek reimbursement later from the government health plan.

This summary of government health coverage is based on information provided by Health Insurance BC. It is intended as a general reference only and may not be up-to-date when changes to public health coverage are made by the BC government. Other government programs and services may be available. Always refer to Health Insurance BC for the most up-to-date information about the government health plan.