

Hospital coverage and limits



Reasonable and customary (R&C) limits are the range of usual fees for comparable medical services in a geographic area.

LIKE OTHER BENEFIT providers, Pacific Blue Cross uses these limits to determine the maximum eligible amounts for health care services and supplies covered by your plan.

The provincial plan will cover the standard ward rate in a Canadian acute care hospital. The difference between the standard ward rate and preferred accommodation in either a semi-private or private room may be eligible under your Extended Health plan.

Limits will be applied to claims for preferred hospital accommodation in a semi-private or private room. The limit will be based on the geographic area in which the hospitalization occurred and will be subject to benefit eligibility as well as any deductibles and percentages your plan may have.

If your plan has a contractual limit, which is less than the R&C limit, that amount will be used to determine your reimbursement, and R&C limits will not apply. It's also possible that exceptions may apply under your plan.

Five things you should know about hospital coverage

1. A ward room typically has four beds while a semi-private will have two and a private only one.
2. If you were admitted to the hospital and there is no ward accommodation available, there should be no charge for being placed in preferred accommodation.
3. If your doctor has indicated that you require preferred accommodation for a medical reason, there should be no charge.
4. Hospitals in British Columbia have the ability to bill Pacific Blue Cross directly for your preferred accommodation. You will be responsible for paying the amount not covered under your plan directly to the hospital.
5. Charges for television, telephone and any other comfort charges are not covered benefits.



Questions? We're here to help.

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