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Canada

The Public Service Health Care Plan Bulletin 53: Comprehensive Coverage Spotlight

September 2026

Understanding your coverage

The Basic Health Care Provision

Comprehensive Coverage includes the Basic Health Care Provision, which provides reimbursement for eligible health care services received outside of Canada. Coverage applies to services that are similar to those normally covered under a provincial or territorial health plan in Canada. Eligible medical expenses are reimbursed at 100%, and up to **3 times** the amount payable under the Ontario Health Insurance Plan.

The Hospital (Outside Canada) Provision

The Hospital (Outside Canada) Provision provides hospital coverage for members with Comprehensive Coverage who are posted or deployed and working outside of Canada. Coverage is equivalent, to the extent possible, to the provincial or territorial hospital coverage available to members residing in Canada.

The Hospital (Outside Canada) Provision **does not apply to pensioners** with Comprehensive Coverage residing outside Canada.

For full coverage details, see your **PSHCP Member Booklet** (**welcome.canadalife.com/content/dam/rfp/welcome-sites/pshcp/PSHCP-member-booklet.pdf**). For a full list of eligible expenses and exclusions visit the **Comprehensive Coverage page** (**pshcp.ca/coverage/comprehensive-coverage**).

Confirm your coverage type

If you are receiving this communication, you are listed in our system as a PSHCP member with Comprehensive Coverage.

If you are an employee, please ensure that your coverage type is updated based on your deployment status. If you are moving back to Canada, you must switch from Comprehensive to Supplementary Coverage. To do so, complete a **PSHCP Employee Application Form** (**pshcp.ca/wp-content/uploads/2013/06/emp-applic-adhes-006491.pdf**) and submit it to your departmental compensation office or Pay Centre.

If you are a retired member, you have optional PSHCP coverage. To retain your coverage when choosing to live abroad or return to Canada, it is your responsibility to keep your coverage type updated according to your country of residence. You must select Comprehensive Coverage if you live abroad, and switch to Supplementary Coverage upon returning to Canada. To make a change, complete the **PSHCP Pensioner Application Form** (**pshcp.ca/wp-content/uploads/2013/06/pens-applic-adhes-006492-2.pdf**) and submit it to your Pension Centre.

If you are a member with Comprehensive Coverage travelling to Canada for personal or professional purposes, you must submit those claims to Canada Life, not MSH.

Direct billing

Direct billing arrangements while abroad are available under the PSHCP for certain international health care services. To arrange direct billing while abroad, please have your provider contact MSH International (MSH), or you can contact MSH directly for further direction.

To help avoid service or reimbursement delays when requesting health care services from a provider, be sure to identify yourself as an 'International Patient' with coverage under a benefits plan. The following information will be required when you or your provider contacts MSH:

- your plan number and your certificate number (found on your PSHCP benefit card)
- dates of services, if known
- your provider's contact information

Note: If you are experiencing a medical emergency, call 9-1-1 or the local emergency number before attempting to set up any direct billing arrangements.

Enhancements to the MSH PSHCP Member Portal

MSH has recently added several features unique to members with Comprehensive Coverage to the MSH PSHCP Member Portal to improve your experience. These additions include:

- A sort/filter tool added to the 'Claims status' and 'Claims history' pages to improve searching for a claim or group claims by date, claim number or benefit type.
- The currency type added to the 'Claims status' page to indicate what currency your reimbursement is in.
- A 'Review claim' screen to help you ensure your information is accurate.

Sign in to your **MSH PSHCP Member Portal account** (**pshcp-msh.ca**) to have a look at these helpful new features.

Understanding the Foreign Service Directives

The Foreign Service Directives (FSD) are a set of policies and allowances established by the National Joint Council of Canada to support government employees and their eligible dependants when posted or deployed abroad.

These policies are designed to provide financial assistance for health care services and/or drug expenses that exceed what is covered by the PSHCP. Canada Life and MSH, as administrators of the PSHCP, cannot comment on eligibility or provide guidance on submitting expenses under the FSD. Please contact your Foreign Service Directives coordinator to determine your options.

Advances for medical services

The PSHCP does not provide advances for medical services. However, if you are posted or deployed, you may be able to request an advance, subject to certain conditions, through the **FSD 42 - Medical and/or Dental Expense Advance Directive** (**njc-cnm.gc.ca/directive/d126/v315/s899/en#s899-tc-tm**).

R70 codes

The code R70 on your explanation of benefits from MSH means you have reached the maximum amount eligible for reimbursement under the PSHCP's Basic Health Care Provision. If you are posted or deployed, you may be eligible for reimbursement of the remaining eligible expenses under **FSD 39 – Health Care Expenses** (**njc-cnm.gc.ca/directive/d123/v313/s897/en#s897-tc-tm_3**), subject to certain conditions.

Questions?

If you have any questions, please sign in to your **MSH PSHCP Member Portal account** (**pshcp-msh.ca**) or call the MSH Contact Centre for inquiries 24/7 within North America (toll-free) at 1-833-774-2700 or (collect) at 1-365-337-7427 for international calls.

Deaf or hard of hearing and require access to a telecommunications relay service, please contact: TTY to Voice: 711 Voice to TTY: 1-800-855-0511

The Comprehensive Coverage Spotlight is produced jointly by the Government of Canada, the Federal Public Service Health Care Plan Administration Authority, Canada Life and MSH International (Canada) Ltd. to provide benefit and administrative information about your health care plan. It is provided for information only. Should there be any discrepancy between the information in this bulletin and that contained in the PSHCP Directive, the PSHCP Directive applies.

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