



### **asrTrust Canada GM Retirees: Semi-private Coverage**

The asrTrust plan has **no** coverage for semi-private hospital rooms for **acute** care. Your provincial plan will cover the cost of the ward room.

**Acute Care:** Generally described as short stays in the hospital with health issues that can vary in severity. Examples include general medical issues and surgeries.

There are limited circumstances when the asrTrust plan covers a semi-private room:

- 1) The plan will cover the difference between a ward room, and a semi-private room to a maximum of \$200 a day if:
  - You are in a convalescent or rehabilitation hospital.
  - You are in a convalescent or rehabilitation wing in a public hospital.

**Convalescent or Rehabilitation Care:** Generally, when someone is in transition between the hospital and the community. They no longer require acute care, but still require specialized therapy and care to regain the ability to return to their home community. An example could be someone who is re-learning to walk after an accident.

- 2) The plan will cover the difference between a ward room, and a semi-private room to a maximum of \$30 a day if:
  - You are in a public chronic hospital up to a maximum of 180 days.
  - You are in a chronic wing of a public general hospital up to a maximum of 180 days.
  - You are in a bed designated by a physician as an alternate level of care up to a maximum of 120 days.



**Chronic Care:** Individuals suffering from long term illnesses or disabilities that require specialized skills and technology-based care that is not available in the home, or in long term care settings. An example could be someone who requires specialized care to manage chronic heart disease.

**Alternate level of Care:** When patients are occupying beds in a hospital, but do not require the intensity of services that are provided in that care setting. Whether you are deemed to be in an alternative level of care (ALC) bed in a hospital is determined by a physician.

**Additional coverage if you are in a ward room:**

If you are in a **standard ward room** in either a public chronic hospital or a chronic wing of a public general hospital, AND you are charged a co-payment, the plan will cover up to \$60 a day for 180 days to help with the co-pay.

If you are in a **standard ward room** in a bed designated by a physician as an alternate level of care, AND you are charged a co-payment, the plan will cover up to \$47.53 a day for 120 days to help with the co-pay.

★ Tip: If you are asked if you have hospital room insurance, ask if you are considered under acute care. If yes, you do not have coverage for a semi-private room.

★ Tip: If you do not ask to be put in a semi-private room, but the hospital voluntarily puts you in a semi or private room, you should not be charged for the upgrade.

For Questions about your Hospital Benefits, and what coverage you may have in your own circumstances, please contact GreenShield at **1-877-266-5494**