

## Alberta Government Health Insurance Plan offers Limited Coverage.

Here's a brief overview:

<b>Prescription Drugs</b>	<ul style="list-style-type: none"> <li>• Alberta government provides supplementary health coverage via Blue Cross to individuals in low-income; assured-income or other programs may be eligible.</li> <li>• All seniors are eligible for Alberta Blue Cross for themselves, spouses and dependents.</li> <li>• Up to 70% coverage on selected prescription drugs.</li> </ul>
<b>Dental Checkups &amp; Treatment</b>	<ul style="list-style-type: none"> <li>• Coverage for some surgical and dental procedures performed in a hospital.</li> </ul>
<b>Vision Care</b>	<ul style="list-style-type: none"> <li>• Individuals under 19 and over 64 years of age: coverage for annual eye examination.</li> <li>• Additional benefits apply for some medical conditions.</li> </ul>
<b>Hospital Stay</b>	<ul style="list-style-type: none"> <li>• Coverage for basic ward accommodation, normal hospital in-patient services and certain hospital out-patient services. If medically necessary, semi-private or private room will be covered.</li> </ul>
<b>Registered Specialists:</b> Chiropractor, Chiropodist, Naturopath, Osteopath, Physiotherapist, Speech Pathologist, Podiatrist	<ul style="list-style-type: none"> <li>• Chiropractor: \$13.23 maximum per visit; x-ray maximum of \$21.90; annual maximum of \$200 per benefit year.</li> <li>• Podiatrist: annual maximum of \$250 per benefit year.</li> <li>• Physical Therapy: some services may be covered by Community Rehabilitation Program.</li> <li>• Coverage for other services is based on eligibility through Regional Health.</li> </ul>
<b>Homecare &amp; Nursing</b>	<ul style="list-style-type: none"> <li>• Albertans are eligible for home care if the cost does not exceed \$3000 per month. Assessment care coordinators, district professional and personal care services are free for eligible Albertans.</li> </ul>
<b>Medical Equipment &amp; Supplies</b>	<ul style="list-style-type: none"> <li>• Individuals who are assessed as disabled, chronically and/or terminally ill (per Alberta Aids to Daily Living Requirements): individuals pay 25% to a maximum of \$500 per benefit year.</li> </ul>
<b>Ambulance Services</b>	<ul style="list-style-type: none"> <li>• Seniors and widows are covered for ambulance services through Alberta Blue Cross.</li> </ul>
<b>Out-of-Province Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>• Coverage (to Alberta maximums), with the exception of Quebec. Quebec services reimbursed at pre-determined rates.</li> </ul>
<b>Out-of-Country Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>• Physician emergency services: 100% coverage (to Alberta maximums).</li> <li>• Hospital in-patient coverage of \$100 per day.</li> <li>• Out-patient: \$50 per visit.</li> </ul>
<b>Hearing Aids</b>	<ul style="list-style-type: none"> <li>• No coverage.</li> </ul>

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## British Columbia Government Health Insurance Plan offers Limited Coverage.

Here's a brief overview:

<b>Prescription Drugs</b>	<ul style="list-style-type: none"> <li>Pharmacare subsidizes eligible prescription drugs and designated medical supplies.</li> <li>The program is from the B.C. government and is based on family income.</li> <li>Pharmacare will pay up to 70% for individuals under 65 and 75% for individuals over 65 after annual deductible.</li> <li>Deductible is based on family income.</li> </ul>
<b>Dental Checkups &amp; Treatment</b>	<ul style="list-style-type: none"> <li>Coverage for some surgical and dental procedures performed in a hospital. Healthy Kids program provides basic dental care to eligible children.</li> </ul>
<b>Vision Care</b>	<ul style="list-style-type: none"> <li>Individuals under 18 and over 64 years of age: coverage for eye examinations.</li> <li>Individuals over 19 and under 64 years of age: no coverage unless there is a medical condition.</li> <li>Healthy Kids program provides basic vision care to eligible children.</li> </ul>
<b>Hospital Stay</b>	<ul style="list-style-type: none"> <li>Coverage for basic ward accommodation, normal hospital in-patient services and certain hospital out-patient services.</li> </ul>
<b>Registered Specialists:</b> Chiropractor, Chiroprapist, Naturopath, Osteopath, Physiotherapist, Speech Pathologist, Podiatrist	<ul style="list-style-type: none"> <li>Individuals who qualify for premium assistance and their families: \$23 towards the cost of each visit, for a combined maximum of 10 visits.</li> <li>Surgical Podiatry is covered.</li> </ul>
<b>Homecare &amp; Nursing</b>	<ul style="list-style-type: none"> <li>Fees apply for various services.</li> <li>Seniors receiving GIS and War Veteran's allowance: 100% coverage.</li> </ul>
<b>Medical Equipment &amp; Supplies</b>	<ul style="list-style-type: none"> <li>Durable medical equipment and orthotics: not covered.</li> <li>Prosthetics: Subject to Pharmacare Plan maximums and deductibles.</li> <li>Initial Breast Prostheses: Pharmacare plan provides 100% coverage after deductible; replacements are covered every two years, if necessary.</li> </ul>
<b>Ambulance Services</b>	<ul style="list-style-type: none"> <li>Partial coverage for ground transportation: \$54 for the first 40 km, then 50¢ per km up to a maximum of \$274.</li> </ul>
<b>Out-of-Province Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>Coverage (to B.C. maximums), with the exception of Quebec. Quebec services reimbursed at pre-determined rates.</li> </ul>
<b>Out-of-Country Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>Physician emergency services: 100% coverage (to B.C. maximums).</li> <li>Hospital in-patient: coverage of \$75 per day.</li> <li>Out-patient: no coverage.</li> </ul>
<b>Hearing Aids</b>	<ul style="list-style-type: none"> <li>No coverage.</li> </ul>

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## Manitoba Government Health Insurance Plan offers Limited Coverage.

Here's a brief overview:

<b>Prescription Drugs</b>	<ul style="list-style-type: none"> <li>Individuals whose income is seriously affected by prescription drug costs: 100% coverage after deductible.</li> <li>Deductible is calculated based on adjusted family income (family income minus \$3,000 for a spouse and each child under 18 years).</li> </ul>
<b>Dental Checkups &amp; Treatment</b>	<ul style="list-style-type: none"> <li>Coverage for some surgical and dental procedures performed in a hospital.</li> </ul>
<b>Vision Care</b>	<ul style="list-style-type: none"> <li>Individuals under 19 and over 64 years of age: coverage for one examination every 24 months.</li> <li>Individuals over 20 and under 64 years of age: no coverage unless there is a medical condition.</li> <li>Individuals over 65: 80% coverage on eyeglasses after \$50 deductible.</li> </ul>
<b>Hospital Stay</b>	<ul style="list-style-type: none"> <li>Coverage for basic ward accommodation, normal hospital in-patient services and certain hospital out-patient services.</li> </ul>
<b>Registered Specialists:</b> Chiropractor, Chiropodist, Naturopath, Osteopath, Physiotherapist, Speech Pathologist, Podiatrist	<ul style="list-style-type: none"> <li>Chiropractor: Coverage for a maximum of 12 visits per calendar year.</li> <li>Physiotherapy: 100% coverage if services performed in hospital.</li> <li>Speech Therapy: 100% coverage if services performed in hospital.</li> <li>No coverage for other services.</li> </ul>
<b>Homecare &amp; Nursing</b>	<ul style="list-style-type: none"> <li>Some coverage may be available.</li> <li>Some fees may apply.</li> </ul>
<b>Medical Equipment &amp; Supplies</b>	<ul style="list-style-type: none"> <li>100% coverage for limb, spinal, devices and supplies.</li> <li>Various benefits subsidies for orthopaedic shoes.</li> <li>Breast Prosthesis: reimbursement of a maximum of \$153.50 per prosthesis and \$12.30 per surgical brassiere.</li> <li>Individuals with single mastectomy may claim two prosthesis every four years and individuals with double mastectomy may claim four prosthesis every four years.</li> <li>Two surgical brassieres per individual per year.</li> </ul>
<b>Ambulance Services</b>	<ul style="list-style-type: none"> <li>No coverage.</li> </ul>
<b>Out-of-Province Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>Coverage (to Manitoba maximums), with the exception of Quebec. Quebec services reimbursed at pre-determined rates.</li> </ul>
<b>Out-of-Country Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>Physician emergency services: 100% coverage (to Manitoba maximums).</li> </ul>
<b>Hearing Aids</b>	<ul style="list-style-type: none"> <li>Individuals under 18 years: 80% coverage for analog hearing aid after \$75 deductible up to a maximum of \$500 per ear. 80% coverage for digital or analog programmable device up to \$1800 after \$75 deductible. 80% coverage for additional services such as; dispensing fees, ear moulds and ear impressions.</li> <li>Individuals over 18 years: no coverage.</li> </ul>

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## New Brunswick Government Health Insurance Plan offers Limited Coverage.

Here's a brief overview:

<b>Prescription Drugs</b>	<ul style="list-style-type: none"> <li>The New Brunswick Prescription Drug Plan is made up of ten individual drug plans. Each plan is designed to meet the needs of a specific group of individuals. Subsidized prescription drug coverage also available to other individuals with low incomes, seniors and more.</li> </ul>
<b>Dental Checkups &amp; Treatment</b>	<ul style="list-style-type: none"> <li>100% coverage for specified, medically necessary surgical procedures performed in a hospital by a dental surgeon; prior approval is required.</li> </ul>
<b>Vision Care</b>	<ul style="list-style-type: none"> <li>Some benefits and coverage may be available to eligible individuals.</li> </ul>
<b>Hospital Stay</b>	<ul style="list-style-type: none"> <li>Coverage for basic ward accommodation, normal hospital in-patient services and certain hospital out-patient services.</li> </ul>
<b>Registered Specialists:</b> Chiropractor, Chiropodist, Naturopath, Osteopath, Physiotherapist, Speech Pathologist, Podiatrist	<ul style="list-style-type: none"> <li>Coverage may be available through the Extra Mural Program such as: physiotherapist, respiratory therapist, speech pathologist and more.</li> </ul>
<b>Homecare &amp; Nursing</b>	<ul style="list-style-type: none"> <li>The Extra Mural Program is to provide a comprehensive range of services to help with daily life.</li> <li>Coverage may include nurses, registered dietician, and oxygen program.</li> </ul>
<b>Medical Equipment &amp; Supplies</b>	<ul style="list-style-type: none"> <li>Health Services Program assists eligible individuals with the purchase of equipment such as; wheelchairs, walkers, orthopaedic items, ostomy supplies and others.</li> </ul>
<b>Ambulance Services</b>	<ul style="list-style-type: none"> <li>Individuals pay \$120 for ground ambulance transportation by salaried individuals.</li> <li>Individuals pay \$60 for ground ambulance transportation by non-salaried individuals.</li> <li>Medically necessary air ambulance: 100% coverage.</li> </ul>
<b>Out-of-Province Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>Coverage (to New Brunswick maximums), with the exception of Quebec. Quebec services reimbursed at pre-determined rates.</li> </ul>
<b>Out-of-Country Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>Physician emergency services: 100% coverage (to New Brunswick maximums).</li> <li>Hospital in-patient: coverage of \$100 per day including x-rays.</li> <li>Out-patient: \$50 per visit.</li> </ul>
<b>Hearing Aids</b>	<ul style="list-style-type: none"> <li>Health Services program may assist eligible individuals with the purchase of necessary hearing aids and listening devices.</li> </ul>

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## Newfoundland and Labrador Government Health Insurance Plan offers Limited Coverage.

Here's a brief overview:

<b>Prescription Drugs</b>	<ul style="list-style-type: none"> <li>• Individuals receiving social assistance: 100% coverage of prescription drugs and a maximum of \$6.50 towards dispensing fee, per prescription.</li> <li>• Individuals 65 and over receiving GIS are eligible for the Senior Citizens Drug Subsidy Plan: 100% coverage, not including dispensing fees.</li> </ul>
<b>Dental Checkups &amp; Treatment</b>	<ul style="list-style-type: none"> <li>• Coverage for some surgical dental procedures performed in a hospital.</li> <li>• Children under 12 years: coverage for basic dental services.</li> <li>• Individuals aged 13-17, receiving social assistance: coverage for basic dental services.</li> <li>• Individuals age 17 and over, receiving social assistance: coverage for emergency services and extractions only, individual pays a variable directly to dentist, including a \$5 fee.</li> </ul>
<b>Vision Care</b>	<ul style="list-style-type: none"> <li>• No coverage.</li> </ul>
<b>Hospital Stay</b>	<ul style="list-style-type: none"> <li>• Coverage for basic ward accommodation, normal hospital in-patient services and certain hospital out-patient services.</li> </ul>
<b>Registered Specialists:</b> Chiropractor, Chiropodist, Naturopath, Osteopath, Physiotherapist, Speech Pathologist, Podiatrist	<ul style="list-style-type: none"> <li>• Physiotherapist, Audiologist, Speech Pathologist: coverage only if services performed in hospital.</li> </ul>
<b>Homecare &amp; Nursing</b>	<ul style="list-style-type: none"> <li>• Nursing, Occupational Therapy, Respiratory Therapy, Physical Therapy: 100% coverage.</li> <li>• No coverage for other services.</li> </ul>
<b>Medical Equipment &amp; Supplies</b>	<ul style="list-style-type: none"> <li>• Individuals 65 and over who are eligible for the Senior Citizens Drug Subsidy Plan: coverage of 75% for ostomy supplies.</li> <li>• No coverage for other equipment/supplies.</li> </ul>
<b>Ambulance Services</b>	<ul style="list-style-type: none"> <li>• No Coverage.</li> </ul>
<b>Out-of-Province Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>• Coverage (to Newfoundland/Labrador maximums), with the exception of Quebec. Quebec services reimbursed at Quebec rates.</li> </ul>
<b>Out-of-Country Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>• Physician services: 100% coverage (to Newfoundland/Labrador maximums). Hospital in-patient coverage: up to \$350 per day in community hospital; up to \$465 per day for specialized hospital.</li> <li>• Out-patient care: up to \$62 per visit.</li> <li>• Haemodialysis: up to \$220 per treatment.</li> </ul>
<b>Hearing Aids</b>	<ul style="list-style-type: none"> <li>• Some coverage may be available to those eligible.</li> </ul>

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## Nova Scotia Government Health Insurance Plan offers Limited Coverage.

Here's a brief overview:

<b>Prescription Drugs</b>	<ul style="list-style-type: none"> <li>• Individuals over 65 who receive GIS are eligible for Seniors Pharmacare Plan. There is no premium and you pay 33% of your prescription up to a maximum of \$30.00 per prescription and \$350 a year.</li> <li>• Individuals over 65, who do not receive GIS, must pay a premium up to \$390.00 per year and 33% of your prescription up to \$350 per year. Low-income seniors may qualify for reduced premium.</li> </ul>
<b>Dental Checkups &amp; Treatment</b>	<ul style="list-style-type: none"> <li>• Children under 10 years and individuals 65 and over: coverage for preventative and restorative services.</li> <li>• Coverage for medically necessary surgical procedures, when performed in hospital available to everyone.</li> </ul>
<b>Vision Care</b>	<ul style="list-style-type: none"> <li>• Children under 10 years and individuals 65 and over: coverage for one optometrist visit every two years.</li> <li>• Individuals between 10 and 64: No coverage available.</li> </ul>
<b>Hospital Stay</b>	<ul style="list-style-type: none"> <li>• Coverage for basic ward accommodation, normal hospital in-patient services and certain hospital out-patient services.</li> </ul>
<b>Registered Specialists:</b> Chiropractor, Chiropodist, Naturopath, Osteopath, Physiotherapist, Speech Pathologist, Podiatrist	<ul style="list-style-type: none"> <li>• Physiotherapist: coverage only if services performed in hospital.</li> <li>• No coverage for other services.</li> </ul>
<b>Homecare &amp; Nursing</b>	<ul style="list-style-type: none"> <li>• Home Care: Individual pays portion of home support services, personal care. Home oxygen fees dependent upon individual's income.</li> <li>• 100% coverage for nursing care and medical supplies used during home care visits.</li> </ul>
<b>Medical Equipment &amp; Supplies</b>	<ul style="list-style-type: none"> <li>• Colostomy supplies: 100% coverage.</li> <li>• Oxygen: Eligibility for coverage based on medical criteria; fee charged based on individual's ability to pay for services.</li> <li>• Prosthetics: limited coverage.</li> <li>• No coverage for medical equipment or Orthotics.</li> </ul>
<b>Ambulance Services</b>	<ul style="list-style-type: none"> <li>• Individual pays \$105 for medically necessary land transfer.</li> <li>• Individual pays \$100-\$600 for non-medically essential land transfer.</li> </ul>
<b>Out-of-Province Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>• Coverage (to Nova Scotia maximums), with the exception of Quebec. Quebec services reimbursed at pre-determined rates.</li> </ul>
<b>Out-of-Country Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>• Physician services: 100% coverage (to Nova Scotia maximums).</li> <li>• Out-patient care: No coverage.</li> </ul>
<b>Hearing Aids</b>	<ul style="list-style-type: none"> <li>• No coverage.</li> </ul>

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## Northwest Territories Government Health Insurance Plan offers Limited Coverage.

Here's a brief overview:

<b>Prescription Drugs</b>	<ul style="list-style-type: none"> <li>• Individuals 65 years and over: 100% coverage for those eligible for Alberta Blue Cross Plan.</li> <li>• Individuals eligible for the NIHB Program (First Nations and Inuit) are covered for prescription and some non-prescription drugs and goods.</li> </ul>
<b>Dental Checkups &amp; Treatment</b>	<ul style="list-style-type: none"> <li>• Individuals 65 years and over: 100% coverage for those eligible for Alberta Blue Cross Plan up to a maximum of \$1,000 per year.</li> <li>• Individuals eligible for the NIHB Program (First Nations and Inuit) are covered for a range of dental services.</li> </ul>
<b>Vision Care</b>	<ul style="list-style-type: none"> <li>• Individuals 65 and over: coverage for eye glasses at set reimbursement rate every two years.</li> <li>• Individuals eligible for the NIHB Program (First Nations and Inuit) under 18 years of age: coverage for eye examination and eyeglasses every 12 months.</li> <li>• Over 18 years of age: coverage for eye exams and eye glasses every 24 months.</li> </ul>
<b>Hospital Stay</b>	<ul style="list-style-type: none"> <li>• Coverage for basic ward accommodation, normal hospital in-patient services and certain hospital out-patient services.</li> </ul>
<b>Registered Specialists:</b> Chiropractor, Chiropodist, Naturopath, Osteopath, Physiotherapist, Speech Pathologist, Podiatrist	<ul style="list-style-type: none"> <li>• Physiotherapist: 100% coverage if services provided in hospital.</li> <li>• Psychologist: 100% coverage if services provided in hospital.</li> <li>• Speech Therapist: 100% coverage if services provided in hospital.</li> <li>• No coverage for other services.</li> </ul>
<b>Homecare &amp; Nursing</b>	<ul style="list-style-type: none"> <li>• Individuals under 65 years: limited coverage.</li> <li>• Individuals over 65 years: 100% coverage for medication and non-medical supplies.</li> </ul>
<b>Medical Equipment &amp; Supplies</b>	<ul style="list-style-type: none"> <li>• Individuals eligible for the NIHB Program (First Nations and Inuit): 100% coverage for oxygen, prosthetics, and most medical supplies and equipment.</li> </ul>
<b>Ambulance Services</b>	<ul style="list-style-type: none"> <li>• Individuals eligible for NIHB Program: 100% covered for air and land ambulance.</li> </ul>
<b>Out-of-Province Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>• Coverage (to NWT maximums), with the exclusion of Quebec. Quebec services reimbursed at pre-determined rates.</li> </ul>
<b>Out-of-Country Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>• Physician services and hospital: 100% coverage (to NWT maximums).</li> </ul>
<b>Hearing Aids</b>	<ul style="list-style-type: none"> <li>• Individuals 65 years and over: Up to \$500 every 5 years.</li> <li>• Individuals eligible for NIHB are covered for hearing aids.</li> </ul>

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## Ontario Government Health Insurance Plan offers Limited Coverage.

Here's a brief overview:

<b>Prescription Drugs</b>	<ul style="list-style-type: none"> <li>• Individuals with the Trillium Drug Program: Deductible based on family income.</li> <li>• Individuals pay up to \$2 per prescription after deductible.</li> <li>• Individuals receiving social assistance or family benefits: pay \$2 per prescription, no deductible.</li> <li>• Individuals over 65: pay first \$100 of prescription drug costs per year and up to \$6.11 per prescription thereafter.</li> </ul>
<b>Dental Checkups &amp; Treatment</b>	<ul style="list-style-type: none"> <li>• Coverage for some surgical dental procedures performed in hospital, including fractures and medically necessary jaw reconstruction.</li> <li>• CINOT provides basic urgent care for children through Public Health.</li> </ul>
<b>Vision Care</b>	<ul style="list-style-type: none"> <li>• Individuals under 20 and over 65 years of age: coverage for one examination every 12 months.</li> <li>• Individuals over 20 and under 64 years of age: no coverage unless there is a medical condition.</li> </ul>
<b>Hospital Stay</b>	<ul style="list-style-type: none"> <li>• Coverage for basic ward accommodation, normal hospital in-patient services and certain hospital out-patient services.</li> </ul>
<b>Registered Specialists:</b> Chiropractor, Chiropodist, Naturopath, Osteopath, Physiotherapist, Speech Pathologist, Podiatrist	<ul style="list-style-type: none"> <li>• Partial payment available for chiropractor, osteopath, podiatrist.</li> <li>• Physiotherapist: coverage provided if services performed in an approved physiotherapy clinic, hospital, physician's office that offers physiotherapy, and Community Care Access Centre.</li> <li>• Speech Pathologist/Therapist: coverage when services performed in hospital, when prescribed by a physician, or via CCAC.</li> <li>• Chiropodist: no coverage.</li> </ul>
<b>Homecare &amp; Nursing</b>	<ul style="list-style-type: none"> <li>• Limited health and homemaking services available through Community Care Access Centre (CCAC), with physician referral: services such as dietetic services, nursing, personal support and more.</li> </ul>
<b>Medical Equipment &amp; Supplies</b>	<ul style="list-style-type: none"> <li>• Assistive Devices Program will pay up to 75% of the cost of equipment such as: artificial limbs, wheelchairs, breast prostheses, breathing aids, braces, oxygen, hearing and visual aids and more.</li> <li>• Seniors and individuals receiving social assistance: 100% coverage for oxygen and related equipment.</li> </ul>
<b>Ambulance Services</b>	<ul style="list-style-type: none"> <li>• Partial coverage for land and air ambulance when medically necessary, patient pays \$45 deductible (some exceptions apply).</li> <li>• No coverage outside of province.</li> </ul>
<b>Out-of-Province Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>• Coverage (to Ontario maximums), with the exception of Quebec. Quebec services reimbursed at pre-determined rates.</li> </ul>
<b>Out-of-Country Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>• Physician emergency services: 100% coverage (to Ontario maximums);</li> <li>• Hospital Care: up to \$ 400 per day;</li> <li>• Out-patient care: \$50 per visit;</li> <li>• Dialysis treatment: up to \$210 per treatment.</li> </ul>
<b>Hearing Aids</b>	<ul style="list-style-type: none"> <li>• Up to 75% coverage under the Assistive Device Program for eligible individuals.</li> </ul>

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## Prince Edward Island Government Health Insurance Plan offers Limited Coverage.

Here's a brief overview:

<b>Prescription Drugs</b>	<ul style="list-style-type: none"> <li>Family Health Benefit Program subsidizes prescription cost for low-income families with the exception of the pharmacy fee of about \$7.50 per prescription.</li> </ul>
<b>Dental Checkups &amp; Treatment</b>	<ul style="list-style-type: none"> <li>Children ages 3 to 16 years: coverage for preventive services; parents pay \$15 per child to a maximum of \$35 per family, per year, plus any lab fees for orthodontic appliances.</li> <li>100% coverage for specified, medically necessary surgical procedures if performed in hospital.</li> </ul>
<b>Vision Care</b>	<ul style="list-style-type: none"> <li>No coverage.</li> </ul>
<b>Hospital Stay</b>	<ul style="list-style-type: none"> <li>Coverage for basic ward accommodation, normal hospital in-patient services and certain hospital out-patient services.</li> </ul>
<b>Registered Specialists:</b> Chiropractor, Chiropodist, Naturopath, Osteopath, Physiotherapist, Speech Pathologist, Podiatrist	<ul style="list-style-type: none"> <li>Physiotherapist: 100% coverage if services provided in hospital.</li> <li>No coverage for other services.</li> </ul>
<b>Homecare &amp; Nursing</b>	<ul style="list-style-type: none"> <li>Fees are based on individual's income.</li> <li>Home Care: available to those in need, as determined by a support worker or physician.</li> </ul>
<b>Medical Equipment &amp; Supplies</b>	<ul style="list-style-type: none"> <li>Laboratory x-rays: 100% coverage.</li> <li>Some assistance may be available through Disability Support Program.</li> </ul>
<b>Ambulance Services</b>	<ul style="list-style-type: none"> <li>Individuals pay \$130 for land transfer (within P.E.I. only).</li> <li>No coverage for air transfer.</li> </ul>
<b>Out-of-Province Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>Coverage (to P.E.I. maximums), with the exception of Quebec. Quebec services reimbursed at pre-determined rates.</li> </ul>
<b>Out-of-Country Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>Physician services: 100% coverage (to P.E.I. maximum).</li> <li>Hospital in-patient: coverage up to \$576 per day.</li> <li>Out-patient care: up to \$110 per visit.</li> </ul>
<b>Hearing Aids</b>	<ul style="list-style-type: none"> <li>Some assistance may be available through Disability Support Program.</li> </ul>

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## Quebec Government Health Insurance Plan offers Limited Coverage.

Here's a brief overview:

<p><b>Prescription Drugs</b></p>	<ul style="list-style-type: none"> <li>• RAMQ premium is based on income, with a \$10.25 deductible per month.</li> <li>• No premium is applicable for children under 18 of public insured people or welfare recipients receiving allowance for severe employment constraints.</li> <li>• Adults and seniors over 65 (not receiving GIS) are also required to pay a portion of the cost of drugs up to a maximum of \$857 per year. Individuals over 65 receiving less than 94 % (maximum) of GIS pay \$10.25 monthly and a maximum of \$560 per year.</li> <li>• Individuals over 65 who receive 94% or more of GIS pay \$8.33 a month and a maximum of \$200 per year.</li> </ul>
<p><b>Dental Checkups &amp; Treatment</b></p>	<ul style="list-style-type: none"> <li>• Individuals receiving social assistance: 100% coverage for preventive maintenance and partial restoration procedures.</li> <li>• Children under 10 years of age: 100% coverage for preventive maintenance and partial restoration procedures.</li> <li>• All other individuals: coverage for specific oral surgery when performed in hospital or university institution.</li> </ul>
<p><b>Vision Care</b></p>	<ul style="list-style-type: none"> <li>• Individuals under 18 and over 65 years of age: coverage for one optometrist examination every 12 months.</li> <li>• Individuals over 18 and under 65 years of age receiving social assistance: coverage for one optometrist examination every 24 months.</li> </ul>
<p><b>Hospital Stay</b></p>	<ul style="list-style-type: none"> <li>• Coverage for basic ward accommodation, normal hospital in-patient services and certain hospital out-patient services.</li> </ul>
<p><b>Registered Specialists:</b> Chiropractor, Chiropodist, Naturopath, Osteopath, Physiotherapist, Speech Pathologist, Podiatrist</p>	<ul style="list-style-type: none"> <li>• Physiotherapist: 100% coverage if services provided in hospital or private clinic.</li> <li>• No coverage for other services.</li> </ul>
<p><b>Homecare &amp; Nursing</b></p>	<ul style="list-style-type: none"> <li>• Coverage for services is needs and income based. Most services are available.</li> </ul>
<p><b>Medical Equipment &amp; Supplies</b></p>	<ul style="list-style-type: none"> <li>• Prosthetics: most are partially covered by RAMQ.</li> <li>• Visual Devices: made available on loan such as reading, writing and mobility aids. Some coverage for seeing eye dogs. An annual benefit of \$600 per ostomy is granted to eligible individuals. Those on welfare will be reimbursed upon presentation of detailed invoices.</li> </ul>
<p><b>Ambulance Services</b></p>	<ul style="list-style-type: none"> <li>• Partial or full coverage may be available.</li> </ul>
<p><b>Out-of-Province Physician services and Hospital care</b></p>	<ul style="list-style-type: none"> <li>• Same coverage as in Quebec, reimbursed at Quebec rates.</li> </ul>
<p><b>Out-of-Country Physician services and Hospital care</b></p>	<ul style="list-style-type: none"> <li>• Physician fees, labs, x-rays: 100% coverage (to Quebec maximums). Hospital Care: \$100 per day including day surgery.</li> <li>• Out-patient care: \$50 per visit.</li> <li>• Haemodialysis treatment: up to \$220 per treatment.</li> </ul>
<p><b>Hearing Aids</b></p>	<ul style="list-style-type: none"> <li>• Individuals with hearing loss of specified levels: coverage for purchase, replacement, adjustment, or repair of one hearing aid per person per 6 years.</li> <li>• Coverage may be available for the purchase and replacement of assistive listening device.</li> </ul>

This information is provided to give a general overview of possible coverage. Information is subject to change without notice. For detailed benefits and eligibility criteria, please contact your healthcare provider or provincial government.

## Saskatchewan Government Health Insurance Plan offers Limited Coverage.

Here's a brief overview:

<b>Prescription Drugs</b>	<ul style="list-style-type: none"> <li>• Individuals eligible for Supplementary Health Plan: 100% coverage for those under 18 years; individuals over 18 years of age, \$2 fee per prescription.</li> <li>• Low income families: adults covered for 65% after a \$100 deductible per 6-month period. 100% coverage for children in low-income families.</li> <li>• Individuals 65 and over: Coverage for 70% after a \$200 deductible per 6-month period.</li> </ul>
<b>Dental Checkups &amp; Treatment</b>	<ul style="list-style-type: none"> <li>• Individuals under 18 years: coverage for regular check-ups under the Family Health Benefits and Supplementary Health Plan.</li> <li>• Limited coverage for specific surgical and periodontal procedures.</li> </ul>
<b>Vision Care</b>	<ul style="list-style-type: none"> <li>• Individuals under 18 and over 64 years of age: coverage for one examination every 12 months.</li> <li>• Individuals over 18 and under 64 years of age: coverage for one examination every 24 months.</li> </ul>
<b>Hospital Stay</b>	<ul style="list-style-type: none"> <li>• Coverage for basic ward accommodation, normal hospital in-patient services and certain hospital out-patient services.</li> </ul>
<b>Registered Specialists:</b> Chiropractor, Chiropodist, Naturopath, Osteopath, Physiotherapist, Speech Pathologist, Podiatrist	<ul style="list-style-type: none"> <li>• Chiropractor: covered under Supplementary Health Plan. Saskatchewan Health pays portion for those not eligible for Supplementary Health Plan.</li> <li>• Chiropodist (podiatrist): covered if services performed in Regional Health clinics only.</li> <li>• Physiotherapist: 100% coverage if services provided in hospital or accredited facility.</li> <li>• No coverage for other services.</li> </ul>
<b>Homecare &amp; Nursing</b>	<ul style="list-style-type: none"> <li>• Coverage and availability of services vary in each health district.</li> <li>• Fees apply.</li> </ul>
<b>Medical Equipment &amp; Supplies</b>	<ul style="list-style-type: none"> <li>• SAIL (Saskatchewan Aids to Independent Living) provides financial assistance for oxygen and equipment, artificial limbs, braces, wheelchairs, colostomy supplies and more.</li> </ul>
<b>Ambulance Services</b>	<ul style="list-style-type: none"> <li>• Seniors 65 and over pay a maximum of \$250 for road ambulance and \$350 for air ambulance. Individuals receiving Saskatchewan assistance: 100% coverage.</li> <li>• Children's Benefit Program provides 100% coverage for children up to 17 years of age in low-income families or receiving Saskatchewan assistance.</li> </ul>
<b>Out-of-Province Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>• Coverage (to Saskatchewan maximums), with the exception of Quebec. Quebec services reimbursed at pre-determined rates.</li> </ul>
<b>Out-of-Country Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>• Physician services for emergency services: 100% coverage (to Saskatchewan maximums).</li> <li>• Hospital Care: \$ 100 per day.</li> <li>• Out-patient care: \$50 per visit.</li> </ul>
<b>Hearing Aids</b>	<ul style="list-style-type: none"> <li>• Limited coverage for audiologist services and hearing aids.</li> </ul>

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## Yukon Government Health Insurance Plan offers Limited Coverage.

Here's a brief overview:

<b>Prescription Drugs</b>	<ul style="list-style-type: none"> <li>• Individuals over 65 who are eligible for Pharmacare Plan. 100% coverage on most prescription drugs and some non-prescription drugs and goods.</li> <li>• Assistance available for children in low-income families for prescriptions.</li> </ul>
<b>Dental Checkups &amp; Treatment</b>	<ul style="list-style-type: none"> <li>• Coverage for dental services and specified oral surgical procedures if performed in hospital.</li> <li>• Individuals over 65 who are eligible for Pharmacare Plan and Extended Health are covered for dentures up to \$400 every two years.</li> </ul>
<b>Vision Care</b>	<ul style="list-style-type: none"> <li>• Individuals over 65 who are eligible for Pharmacare Plan and Extended Health are covered for eye examinations and eyeglasses up to \$100 towards a purchase every two years.</li> <li>• Assistance available for children in low-income families for eye examinations and eyeglasses.</li> </ul>
<b>Hospital Stay</b>	<ul style="list-style-type: none"> <li>• Coverage for basic ward accommodation, normal hospital in-patient services and certain hospital out-patient services.</li> </ul>
<b>Registered Specialists:</b> Chiropractor, Chiropodist, Naturopath, Osteopath, Physiotherapist, Speech Pathologist, Podiatrist	<ul style="list-style-type: none"> <li>• No coverage.</li> </ul>
<b>Homecare &amp; Nursing</b>	<ul style="list-style-type: none"> <li>• Community-based visiting services to assist individuals and families.</li> </ul>
<b>Medical Equipment &amp; Supplies</b>	<ul style="list-style-type: none"> <li>• Individuals over 65 who are registered with Pharmacare and Extended Health are partially or fully covered for such items as walking aids, artificial limbs and eyes, colostomy supplies and more.</li> <li>• Financial assistance available for those eligible for medical/surgical supplies through the Chronic Disease Program.</li> </ul>
<b>Ambulance Services</b>	<ul style="list-style-type: none"> <li>• No coverage.</li> </ul>
<b>Out-of-Province Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>• Coverage (to Yukon maximums), with the exception of Quebec. Quebec services reimbursed at pre-determined rates.</li> </ul>
<b>Out-of-Country Physician services and Hospital care</b>	<ul style="list-style-type: none"> <li>• Physician services: 100% coverage (to Yukon maximums).</li> <li>• Out-patient care: no coverage.</li> </ul>
<b>Hearing Aids</b>	<ul style="list-style-type: none"> <li>• Individuals under 16 years, not covered by parent's employer plan: 100% coverage.</li> <li>• Individuals 65 and over: one hearing aid every four years under the Extended Health Plan.</li> </ul>

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