

Nova Scotia Provincial Health Plan Fact Sheet

Your Nova Scotia Medical Services Insurance (MSI) Plan provides:

Prescription Drugs

- Coverage under the Seniors’ Pharmacare Program for residents ages 65 and older, who are not covered by private insurance. Seniors are required to pay an annual premium of \$424, plus a co-payment of 30% of the cost of each prescription up to an annual maximum of \$382. Seniors who receive the Federal Guaranteed Income Supplement are exempt from paying these premiums. Seniors who do not join the Seniors’ Pharmacare Program within three months of becoming eligible pay a higher premium for five years and have a 90-day waiting period before coverage begins.
 - A refund of the difference for private drug plan co-payments if the amount exceeds the initial co-payment amount required to join Pharmacare, providing the drugs are listed as benefits under Pharmacare.
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Ambulance

- No coverage except hospital-to hospital transfer or ambulance response (treat and release).
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Dental benefits

- No coverage for routine dental services.
 - Coverage through the Dental Surgical Program for certain procedures where hospitalization is medically required.
 - Special dental programs exist for residents who:
 - have a cleft palate
 - are mentally challenged
 - are students of the School for the Blind
 - are undergoing cranial reconstruction.
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Visioncare

- No coverage for glasses or contact lenses.
 - Coverage for one routine eye examination every 24 months for residents ages 9 or younger or ages 65 or older.
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Hospital

- Coverage for standard ward rooms only.
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Paramedicals

- No coverage for chiropractor, podiatrist, naturopath, massage therapist or osteopath services.
 - Coverage for physiotherapy services if provided in a hospital.
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Hearing Aids

No coverage

Nursing Benefits and Home Care

- Some coverage, under the Chronic Home Care program, for chronically ill, disabled or infirm residents and under the Acute Home Care Services program for residents requiring short-term care or assistance.
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Medical Supplies

- Some coverage for prosthetic equipment for eligible persons. With prior approval, artificial limbs are covered once every four years.
- Coverage for ocular prostheses for residents ages 18 and younger or 65 and older, or to those registered with the CNIB.
- Mastectomy prostheses are covered up to \$150 (\$300 if bilateral) every two years.

Accidental Death & Dismemberment

- No coverage

Out of Country

- No coverage for out-patient services.
 - Coverage for emergency in-patient services to a maximum of \$525 per day plus 50 per cent of ancillary fees incurred while an in-patient. Physician services as the result of an accident or sudden illness during a temporary absence from Canada are covered in Canadian funds at Nova Scotia rates.
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These highlights from the Nova Scotia Medical Services Insurance Plan are for general reference only and are subject to change, corrections and updates. Other government programs may also be available. For more information on the latest coverage details, please contact:

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*In Halifax phone: (902) 468-9700
All other areas of the province call toll free: (800) 653-8880*

Website: www.gov.ns.ca/health

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