

Welcome to Canada!

As you prepare for your new life abroad, having the right information to hand can help make the planning, moving and settling in much easier.

This guide has everything you need to begin navigating health care in Canada.

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YOUR HEALTH IN CANADA



THE MEDICARE SYSTEM

Canada provides its residents and citizens universal health care coverage, so many medical services you may need are free at the point of use. The tax-funded system is made up of private hospitals and clinics managed by the local provincial or territorial government. That means the standard of care varies from region to region.

Canada's Medicare has long waitlists and busy hospitals. Medical emergencies are tackled immediately, of course, but consultations and surgeries may take weeks, months or even years to arrange.

WHAT IS COVERED

Canada's Medicare covers medically necessary and hospital physician services. The definition of what is "medically necessary" may change across different provinces and territories but typically includes:

- Emergency hospital treatment
- Most primary and secondary care services to diagnose and treat injuries or illnesses
- Maternity services including prenatal and postnatal

WHAT ISN'T COVERED*

- Prescription medicine
- Ambulance services (except in the Yukon)
- Dental care
- Vision care
- Hearing aids
- Physiotheraphy
- Limb prosthetics
- Psychologist care
- Chiropractics
- Tests for official documents

^{*} Some items on this list are covered for children, the elderly and people with lower income.

APPLYING FOR MEDICARE

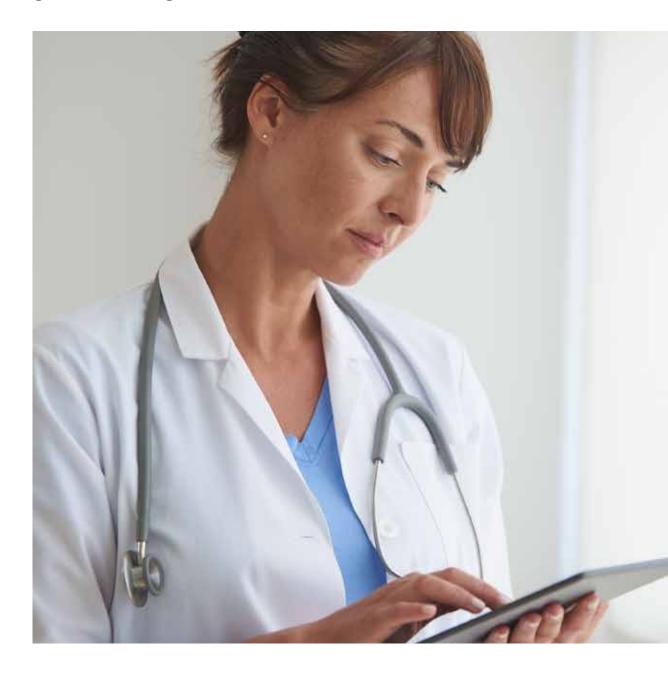
If you are moving to Canada as an expat, you have to apply for a medical card upon arrival. These cards are available for:

- Citizens
- Immigrants
- Expats with work visas
- Residents who stay in Canada for three consecutive months
- Permanent residents who live in Canada for 183 days a year

It may take up to three months for your application to go through, so a short-term private medical insurance might be a good idea to protect your family and yourself. Once approved, everyone in your household will receive their own personal identification number and card to access Canada's Medicare coverage.

SHOULD YOU ARRANGE YOUR OWN INSURANCE?

If you rely on prescription medication, need specialised health care services, or are worried that certain Medicare services are not available when you travel and explore Canada, private insurance is an option. If you travel often, you may want to consider taking up an insurance with global coverage.





DAY-TO-DAY HEALTH CARE

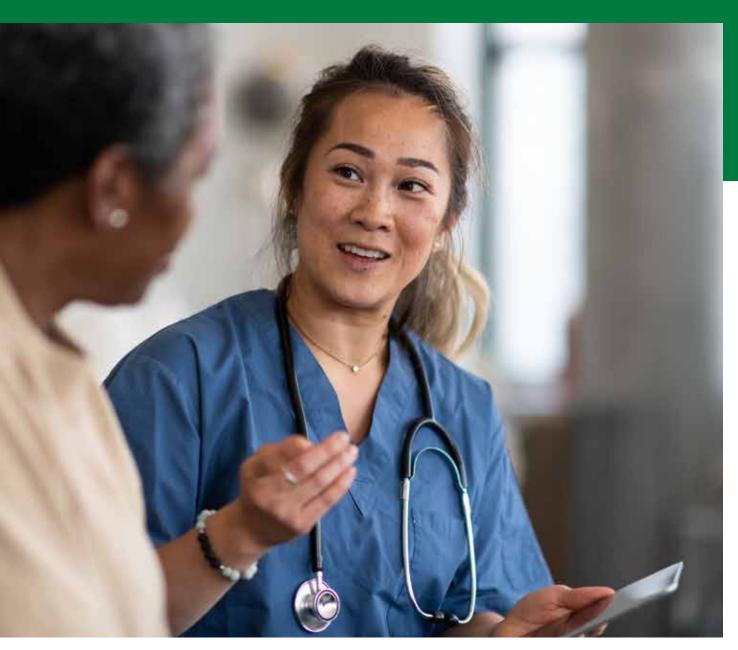


FINDING ATRUSTED DOCTOR

Since most general practitioners (GP) keep patients' personal information and records online, you can freely visit any physician, specialist, pharmacy and hospital without much trouble.

If you intend to secure a regular GP or a family doctor, you can start the search online, get a referral from clinics in your community, or from your private or group insurance provider. You might be in for a long wait, though, as it can take several weeks to well over a year to schedule a visit.

If your relocation schedule permits, July is a great time to start looking for family doctors in Canada since that is when family physicians graduate and are actively looking to accept new patients.





Your new doctor should:

- Speak your preferred language and be easy to communicate with.
- Feel trustworthy and capable of making medical recommendations for your family.
- Be located in your community with convenient opening hours for you and your family.
- Have visiting rights at your preferred hospital.
- (If necessary) offer home visits, have evening or weekend hours, or a hotline for immediate medical advice.

ACCESSING SPECIALISTS

As a general rule, you will need official referrals from general practitioners or family doctors to access specialists. You may bypass this process with private or group insurance.



GETTING PRESCRIPTION MEDICATION

You will need to fill your electronic or physical prescription at a pharmacy. Some prescription refills may be issued by your physician with a quick call to your pharmacy. For others, you may need to visit your physician. Do keep your receipts in case you need to claim refunds from your group or private health insurance.



IMMUNISATIONS

Many GP clinics, schools and workplaces offer routine and non-routine immunisations.

ROUTINE VACCINES:

- Diphtheria
- Tetanus
- Whooping cough
- Polio
- Rubella
- Measles
- Mumps
- Hepatitis B

NON-ROUTINE VACCINES:

- Chicken pox
- Hepatitis A
- Meningitis
- HPV
- Influenza



EMERGENCY MEDICAL SERVICES





Canada's Medicare does not cover hospital or medical services for visitors or tourists, so make sure you have your health card or insurance ready to cover you and your family before moving to Canada.

You can access two types of emergency services in Canada:

ACCIDENT & EMERGENCY (A&E) DEPARTMENT

DIAL 911 IN A LIFE-THREATENING SITUATION and an ambulance will be dispatched to take you to an A&E.

You can walk into an Emergency Room (ER) at a local hospital for urgent but non-life-threatening medical situations, but be aware that waiting times may be long.

Do bring along:

- Someone you trust to speak on your behalf if you are too ill to communicate.
- A list of medications you have been taking.
- A journal or digital notebook to record your health care experience or questions you want to ask the doctor or nurse.

A triage nurse will assess you and refer you to a suitable department for your medical needs after your initial registration. Many hospitals have on-site interpreters for many languages, including ASL, if you need a translator. You can seek a second opinion, but you must first get a referral from your family physician or specialist.

URGENT CARE CENTRE (UCC)

You can head into a UCC department for urgent but non-life-threatening illnesses or injuries like sprains, ear infections, minor burns, and other minor wounds. UCC departments are an alternative to A&E departments and are generally preferred, if suitable, since they have:

- Shorter waiting times
- No fees with a health card
- No need for an appointment
- No need for a referral

For more information, head to the official UCC website: urgentcarecentre.ca

Or call 416-741-2273

Opening hours:

Mondays to Fridays: 10 AM to 10 PM

Weekends and holidays: 10 AM to 6 PM

DENTAL AND VISION



DENTAL CARE

Dental care is not covered by Medicare. Without your own private or employer-sponsored group insurance, you will have to pay for routine services like cleaning, scaling and polishing.

To find a new dedicated dentist, all you have to do is:

- 1. Get a referral: Ask your friends, co-workers, or the province's Dental Regulatory Authority for recommendations in your host region.
- 2. Call the clinic: Call the clinic to book an appointment.
 Almost all dental clinics accept new patients.

It is common in Canada for wisdom teeth to be extracted so you may be recommended to an orthodontist for cosmetic or spacing issues. Just be aware that surgeries to correct dental alignments can be costly. If you are looking for lower-cost dental services, universities or colleges with dental or dental hygiene programmes take in patients.

Many practices are willing to help you bill your insurance agency directly. If not, they will issue receipts for you to submit to your insurance company for reimbursement.

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Most provinces only cover vision care if the patient is under 18 or over 65 years old, in an emergency or when deemed medically necessary. Some provinces have exceptions, so look into your region's coverage policy.

If you do have a personal or group insurance plan, the following may be partially or fully covered:

- Eye examinations
- Prescription glasses
- Prescription contact lenses
- Corrective laser surgery
- Visual training aids like eye patches
- Prescription glasses

What may not be covered:

- Cosmetic procedures
- Industrial safety glasses

