a resident of the province of Ontario is exempt from paying premiums at age 65, some provinces finance the plans through general revenue, etc.

If you move from one province to another you are usually covered for three months by the province from which you moved. In this way you are protected if there is a waiting period in the new province of residence.

If you leave Canada permanently you can expect to lose your medical and hospital coverage.

If you are planning a move check with the Medical Care and Hospital Services located in the provincial capitals.

Although the plans vary by Province, the services provided include:

1. Physicians' services in the home, the physician's office, and the hospital.
2. Diagnosis and treatment of illness and injury.
3. Treatment of fractures and dislocations.
4. Diagnosis, pre-operative care and treatment, anaesthesia, surgery and post-operative care.
5. X-rays for diagnostic care and treatment purposes.
6. Obstetrical care, including prenatal and postnatal care, from time of coverage.
7. Services of certified specialists including psychiatrists and ophthalmologists.
8. Laboratory services and clinical pathology when ordered by and performed under the direction of a physician.
9. Eye examinations by optometrists to determine the need for glasses.

Most provincial hospital insurance plans do not cover the following:

1. Ambulance service.
2. Dental and nursing services other than specified in the plan.
3. Drugs, vaccines, biological sera or extracts or their synthetic substitutes, eye glasses, special appliances, oxygen, physical therapy and other similar treatments.
4. Medical examinations required for applications for employment, life insurance, schools, camps or recreational activities.