

Out of Country Health Care Coverage

Public Service Health Care Plan (PSHCP)

- This plan is designed to **supplement** your territorial health insurance. (Coverage as an NWT resident - Health Care Card with NWT Health Care Plan).
- This means that you **must** have valid territorial coverage in order for your PSHCP coverage to be valid.
- Items covered are prescription drugs, eyewear, semi private hospital **top up** only.

NWT Resident – Health Coverage NWT Health Care Plan

- You are eligible for health coverage if you are a permanent resident of the NWT with a valid NWT Health Care Card.
- Items covered are doctor visits, surgeries and hospital stays.

NWT Students – Health Coverage NWT Health Care Plan

- Students temporarily living outside the NWT to attend an educational institution will continue to be covered by the NWT Health Care Plan provided;
 - They return to the NWT when they complete their education, and;
 - They do not establish permanent residence elsewhere during this period
 - If they are studying outside the NWT for 3 months or longer, they must fill out a Temporary Absence Form for each academic year
 - <http://www.hss.gov.nt.ca/health/nwt-health-care-plan/health-care-card>

PSHCP - Out of Country Benefit

- This is part of the PSHCP and provides coverage for eligible dependants for a maximum of **40 days**. It pays for items such as a doctor's visit, hospital stay, medical evacuation. The coverage is for **emergencies** only, not routine visits.
- If you are going to be out of the country longer than 40 days, it is advisable to purchase private travel coverage.

Scenario

1. You keep your Territorial Health Care Card coverage but do **not** purchase Out of Country coverage in excess of 40 days. You visit a doctor for an emergency on day 41 of your trip. You would only be covered for the doctor's visit up to the amount paid in the NWT for the same service.
 - a. In some countries, medical costs are much higher than in the NWT. For example, a hospital visit outside Canada could cost \$1,000 and if the NWT rate for the same service is \$250, the individual is responsible for paying the \$750 difference.
 - b. The costs for surgery or an extended hospital stay can be much higher than this. It is advisable to always purchase private medical travel insurance.