

# Group Health Insurance



Veterans Affairs Canada (VAC) offers Veterans and their families the opportunity to purchase health care coverage through the Public Service Health Care Plan (PSHCP). This voluntary program supplements any coverage you may have through your provincial or territorial health insurance plan. It can help with the costs of such things as prescription medication, vision care, and certain other health services.

**Supplementary coverage** helps those who are covered by a health insurance plan through their province or territory.

**Comprehensive coverage** helps those who live outside Canada and are not covered by a provincial or territorial health insurance plan.

## Who qualifies for Group Health Insurance?

This program is for Veterans or survivors who do not qualify for this coverage through the Department of National Defence. You may apply for this coverage through VAC if you are:

- a former Canadian Armed Forces (CAF) member who released on or after April 1, 2006, and has been approved for a SISIP long-term disability benefit;
- a CAF Veteran who is eligible for VAC's rehabilitation services; or
- the survivor of a CAF member or Veteran who died after April 1, 2006, due to a service-related injury or illness.

## How do I apply?

The staff at any VAC office or Integrated Personnel Support Centre (IPSC) can assist you. To find one of these offices or to learn more about this and other benefits, visit us online at [veterans.gc.ca](http://veterans.gc.ca) or call us at **1-866-522-2122**.

## Important information

- If you qualify for this benefit and choose to enrol, you will pay a monthly premium depending on the type and level of coverage you choose. There is an annual deductible, after which 80% of qualified expenses are paid back to you by the insurer.
- For the terms and conditions of coverage, as well as detailed information regarding the benefits provided, please visit [www.pshcptrust.ca](http://www.pshcptrust.ca), and search for "Plan details."

For more information:

**[veterans.gc.ca](http://veterans.gc.ca)**

**1 866 522-2122**

This is one in a series of program fact sheets available through the Publications Hub on the VAC Website.



Veterans Affairs  
Canada

Anciens Combattants  
Canada

[veterans.gc.ca](http://veterans.gc.ca)

Canada