

INDIVIDUAL HEALTH AND DENTAL

Comprehensive Protection

Provincial health plans cover doctor visits and hospital care, but not most prescriptions, dental work, vision care, physiotherapy or private hospital rooms. If you're self-employed, between jobs or retired, those costs can add up fast.

Nova Star Insurance Consultant helps individuals and families find personal health and dental coverage that fits their needs and budget. We compare plans from a wide range of Canadian carriers, whatever your age or health.

What is Individual Health and Dental Insurance?

Individual health and dental insurance is a personal plan that reimburses eligible expenses your provincial plan doesn't cover. It's ideal for the self-employed, people leaving a group plan, retirees and anyone without workplace benefits.

What Can a Plan Cover?

Depending on the plan you choose, coverage can include:

- Health care: prescription drugs, paramedical services, vision care and medical equipment
- Dental care: checkups and cleanings, with optional basic and major services
- Hospital and travel: semi-private rooms and emergency medical care when you travel

Guaranteed vs. Underwritten: What's the Difference?

- **Guaranteed-issue plans** accept you without health questions, which helps if you're leaving a group plan or have pre-existing conditions
- **Medically underwritten plans** ask health questions and often offer richer coverage for the premium

Timing matters: some plans for people leaving group coverage must be applied for soon after it ends. Nova Star advisors will compare both options and help you choose the right fit.

Why Personal Health Coverage Matters for Canadians

- The right health and dental plan:
- Covers costs your provincial plan leaves behind
- Protects your savings from rising health and dental bills
- Fills the gap when you leave a job or retire
- Can cover your spouse and children too
- Premiums may qualify for tax relief for the self-employed

Company Profile

Nova Star Insurance Consultant is an independent insurance brokerage serving businesses and individuals across Ontario, Quebec, Alberta, Nova Scotia, New Brunswick, and Newfoundland & Labrador. As an independent broker, we are not tied to any single carrier — our only goal is finding you the right coverage at the most competitive rate.

Our licensed advisors handle all research, carrier comparisons, applications, and ongoing coverage reviews — so you don't have to. Whether you need protection for yourself, your family, or your business, Nova Star is your trusted partner for the long term.

Contact

For inquiries or to book a complimentary needs assessment, contact us:

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Nova Star Insurance Consultants *Simplifying Insurance, Securing Your Future.*