

PRESCRIPTION DRUG PLANS

Comprehensive Protection

Prescription costs add up quickly, especially for ongoing medications. If you don't have drug coverage through an employer, you may be paying the full cost at the pharmacy.

Prescription drug plans from Nova Star Insurance Consultant help you find coverage that fits the medications you take and your budget. We compare individual plans across Canadian carriers and explain how they work alongside your provincial program.

What is a Prescription Drug Plan?

It's individual health insurance that reimburses a portion of your eligible prescription costs. Plans can stand alone or be part of a broader health and dental plan, and some are available without medical questions, especially when you're leaving a group plan.

What to Consider When Choosing a Plan

Nova Star advisors help you compare:

- Premiums and how they change with age
- Reimbursement percentage, deductibles, and annual maximums
- Which drugs are covered and any formulary limits
- Whether medical questions are required
- How the plan works with your provincial drug program

Provincial Programs vs. Private Coverage

- **Provincial drug programs** vary by province and often focus on seniors, low-income residents, or very high drug costs
- **Private drug plans** can cover more of your costs and fill the gaps for working-age Canadians and families

In Quebec, residents must have either public (RAMQ) or private drug coverage. Nova Star advisors will explain the rules in your province and help you choose the right plan.

Why Drug Coverage Matters

- A prescription drug plan:
- Makes ongoing medications more affordable
- Protects you from unexpected high drug costs
- Fills gaps left by provincial programs
- Provides coverage if you're self-employed or between jobs
- Can be combined with health and dental coverage

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.*