



Personal health insurance

Save money on medical bills with the right coverage.

Get personal health insurance

Last updated: August 6, 2024 | Reviewed by [Liane Goulet](#)

Provincial and territorial health plans in Canada provide coverage for certain health expenses, but they generally won't pay for all your medical bills. Personal health insurance can help cover that gap.

What is personal health insurance?

Personal health insurance (also known as private health insurance) is coverage that can help Canadian residents cover the cost of preventive care or medical bills due to an illness. It can help pay for health-related expenses, including:

- **Prescription drugs** to treat a chronic or serious health condition
- **Dental care** such as teeth cleanings, braces, dentures and crowns
- **Vision-care needs** such as eye exams and prescription glasses
- **Emergency travel medical services** when you travel to another country
- **Physiotherapy** to help with injury recovery
- **Medical equipment** to help with your mobility

Who is personal health insurance for?

Personal health insurance can be helpful for many people . It can come in handy if:

- You're self-employed or you don't have benefits through your workplace plan
- You're looking to top up your employer's coverage
- You're retired or nearing retirement
- You don't want to pay out-of-pocket for various health expenses, which aren't fully covered (or covered at all) by the government or your employer's workplace plan

Benefits of personal health insurance

- ✓ Pays for eligible expenses your government health plan won't cover.
- ✓ Pays for eligible prescription drugs, dental, vision care, physiotherapy and more.
- ✓ Helps protect you if you don't have benefits through your employer.

Our personal health insurance plans in Canada

Basic

- Low-cost plan.
- Covers basic medical and dental needs.

Ideal for: People who want affordable coverage.

[Learn about our Basic plan >](#)[!\[\]\(4729e517bc6a7cd81c8025b9646574fb_img.jpg\) Sample contract - Basic plan](#)

Standard

- Our most popular plan.
- Includes more coverage for prescription drugs than the basic plan.
- Comes with emergency medical coverage for travel and optional preventive dental coverage.

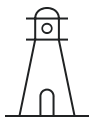
[Learn about our Standard plan >](#)[!\[\]\(e474458956c9a37fbf9586ddb60a7fa1_img.jpg\) Sample contract - Standard plan](#)

Enhanced

- Our most comprehensive plan.
- Highest amount of coverage for prescription drugs.
- Offers optional dental coverage that includes restorative and orthodontic services.

[Learn about our Enhanced plan >](#)[!\[\]\(4fe57c3593bf1b21d272ae7ac8dfaf77_img.jpg\) Sample contract - Enhanced plan](#)

Get personal health insurance

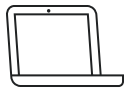


Find an advisor

Not sure what type of personal health insurance plan you need? A Sun Life advisor near you can help you figure it out and get you a customized quote.

A1A 1A1

Find an advisor



Apply online

Get a quote and apply online for personal health insurance in minutes.

[Apply now](#)



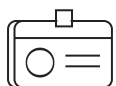
Call us

You can give us a call to talk to one of our licensed advisors to get personal health insurance.

1-866-292-2517

MON - FRI:

8 a.m. - 8 p.m. ET



Leaving your job: What about your insurance?

If you're leaving your workplace plan (or you left in the last 60 days) from any provider, you may be able to replace it with our Health Coverage Choice option. No medical questions needed.

[Get a quote and apply online for Health Coverage Choice](#) 

Frequently Asked Questions

- ✓ How much coverage do you get for prescription drugs?
- ✓ Does personal health insurance cover dental care?
- ✓ Does personal health insurance cover vision care?
- ✓ Does personal health insurance cover paramedical expenses?
- ✓ Does personal health insurance cover medical expenses while travelling outside of Canada?
- ✓ Can I buy my own personal health insurance in Canada?
- ✓ Does Canada still have private health insurance?
- ✓ What's the difference between life insurance and personal health insurance?

- ✓ How does private health insurance work in Canada?
- ✓ How much does health insurance cost in Canada?

Other types of health insurance

Disability insurance

Replaces part of your income if you can't work because of illness or injury.

[Learn about disability insurance](#) ➤

Critical illness insurance

Covers eligible expenses related to a covered critical illness.

[Learn about critical illness insurance](#) ➤

Long-term care insurance

Offers a benefit if you become dependent on someone for your care.

[Learn about long-term care insurance](#) ➤



Submit a claim

Get step-by-step instructions on how to submit a health insurance claim.

[Submit a claim](#) 

This information is meant for educational and illustrative purposes only. Some conditions, exclusions and restrictions apply.

Quick links 	Plan sponsors & advisors 	About us 	Careers 	Contact us 
Sign in / Register		Who we are	Become an employee	Contact us
Submit a claim	Suncentral	Newsroom		Support
Find a form	SLFD Advisor hub	Sustainability	Become an advisor	Talk to an advisor
欢迎访问永明金融网页	Plan advisor site Plan sponsor site	Donations and sponsorships	Student and new graduate programs	

Life’s brighter under the sun

We acknowledge that Sun Life operates in many Territories and Treaties across Canada. Our Canadian headquarters in Waterloo are on the traditional territory of the Anishnaabeg, Haudenosaunee Confederacy and the Mississaugas of the Credit First Nations.

Today, Canada is still the home to many Indigenous, First Nations, Inuit, and Metis peoples from all across Turtle Island. We are grateful to have the opportunity to work in this territory. We offer this acknowledgment as a stepping stone towards honouring the original occupants, as a testimony to the oppression faced by Indigenous peoples, and our commitment to Indigenous communities and employees of Sun Life.

© Sun Life Assurance Company of Canada. All rights reserved.

[Legal](#) [Privacy](#) [Security](#) [Accessibility](#) [Sitemap](#) [Feedback](#)



SLF