



NEW!
See page 12 for updated parental leave benefits

Essential DNS: Member Benefits Guide

DOCTORS NOVA SCOTIA | REVISED 2024



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Welcome to Doctors Nova Scotia

Doctors Nova Scotia (DNS) is dedicated to helping physicians thrive and have a positive impact on their patients' lives, at an individual and system level. The association works with all partners in health-care delivery to ensure that physicians can provide quality patient care and the province can recruit and retain physicians into the future.

Whether you are just starting your medical education, are already practising medicine in Nova Scotia or are an established physician relocating from another province or country, you will find a home in our association. We are here to support you personally and professionally.

In addition to negotiating physician remuneration with the province, DNS also provides a wide range of member benefits and services. We offer our members a comprehensive health and dental plan, life and disability insurance, and parental leave.

We provide programs for physicians in every stage of their career. The Physician Advisory Team gives physicians on-the-ground practice support; the Physician Leadership and Development Program helps physicians hone their leadership skills; and the Professional Support Program offers confidential support to physicians facing personal or professional challenges. We also offer support with e-health initiatives, including electronic medical records and virtual care.

Doctors Nova Scotia can also amplify your voice on issues that matter to you and your community. You can participate in a committee or on the Board of Directors, lending your expertise to strengthen health care across Nova Scotia. Attend our annual general meeting and conference to build connections with colleagues across the province.

Ultimately, our goal is to help you succeed as a physician and build a fulfilling medical career in Nova Scotia.

In the following pages, you'll find more information about the wide variety of benefits and services that are available to you as a member of DNS. If you have questions or concerns, call 902-468-1866 or 1-800-563-3427 (toll-free) to connect with someone who can help.

Nancy MacCreedy-Williams

CEO, Doctors Nova Scotia

nancy.maccready@doctorsns.com

About Doctors Nova Scotia

Who we are

The oldest medical association in Canada, Doctors Nova Scotia (DNS) represents more than 3,700 doctors in Nova Scotia, including all practising and retired physicians, residents and medical students. The association is governed by a Board of Directors comprised of physicians elected by their peers. The Board of Directors determines the association's strategic direction and guides its work.

President

Dr. Colin Audain, DNS President 2023–24, is a staff anesthesiologist at the Victoria General and the Halifax Infirmary, and occasionally works at Dartmouth General Hospital. In addition to his clinical work, Dr. Audain is an assistant professor in the Faculty of Medicine at Dalhousie University, teaching medical students, residents and other learners.

Dr. Audain graduated from Dalhousie Medical School in 2002 and completed his specialty training at Memorial University of Newfoundland in 2007.

Throughout his career, Dr. Audain has sought opportunities to contribute meaningfully to the health-care system. As a member of the Promoting Leadership in Health for African Nova Scotians advisory committee and the Black Physicians of Nova Scotia Society, Dr. Audain is acutely aware of the importance of equity, diversity and inclusion in medicine.

He believes there are opportunities to work with health-system partners to improve health care in Nova Scotia and looks forward to working to stabilize family medicine in the province during his term.

Dr. Colin Audain

902-468-1866
1-800-563-3427
president@doctorsns.com

CEO

Nancy MacCready-Williams has been CEO of DNS since 2011. She began her career as a lawyer, followed by several progressively more senior roles at the Workers' Compensation Board of Nova Scotia, the last seven years spent as their CEO. Ms. MacCready-Williams obtained her Bachelor of Laws from Dalhousie University in 1989. She also holds a Bachelor of Commerce degree from Saint Mary's University and a Master's in Industrial Relations from Queen's University. In 2013, Ms. MacCready-Williams received her ICD.D designation from the Institute of Corporate Directors. She holds the distinction of being admitted to Atlantic Canada's Top 50 CEO Business Hall of Fame.

Nancy MacCready-Williams

902-481-4918
1-800-563-3427 ext. 4918
nancy.maccready@doctorsns.com

MEMBERSHIP DUES

All physicians in Nova Scotia are required to belong to Doctors Nova Scotia. Your annual membership fees support the work of the association and entitle you to access the many benefits and services it provides. These are the most common types of membership.

Student member: Paid by the Dalhousie Medical Students' Society

Resident/fellow members: Paid by Maritime Resident Doctors

Full member: \$1,950

Retired member: \$250

For the full list of membership categories and information about dues and payment options, visit tinyurl.com/DNS-MemberDues.

OUR PURPOSE

Helping physicians to thrive and have a positive impact on their patients' lives, at an individual and system level.

How we achieve our purpose

Doctors Nova Scotia is the collective voice of physicians in Nova Scotia. On behalf of the province's doctors, the association is committed to working with all partners in health-care delivery to ensure Nova Scotia is positioned to recruit and retain talented and skilled doctors, introduce new and innovative ways to deliver health care, and to continuously look for ways to improve patient care and access.

Doctors Nova Scotia is governed by its Board of Directors, a group of physicians that provides the association with its overall strategic direction.

The 2021–27 Strategic Plan calls on the association to:

- Connect and engage physicians
- Advocate on behalf of physicians
- Serve physicians by providing effective member benefits and services

To serve our members, DNS:

- Negotiates physician remuneration with the provincial government
- Acts as the medical profession's united voice on health-care issues that affect physicians and their patients to the public, health-care stakeholders and the government
- Influences and supports the development of health-care policies
- Offers programs and services to support physicians throughout their career
- Offers a comprehensive package of member benefits and services

Our commitment to equity, diversity and inclusion in health care

Doctors Nova Scotia sits on and operates in Mi'kma'ki and Unama'ki, the traditional and unceded territories of the Mi'kmaq. At DNS, we honour and respect the Indigenous people of this land. We also know that we have much more to learn and to do to embrace the Calls to Action from the Truth and Reconciliation Commission, especially those related to health care.

Doctors Nova Scotia also acknowledges that African Nova Scotian history goes back more than 400 years. African Nova Scotians have also experienced systemic racism, oppression and colonialization, the consequences of which continue to reverberate today.

Racism against Black and Indigenous people and people of colour is a serious problem in health care, for both patients and providers. Racism is a public health issue, and people who experience racism report receiving poorer health care and ultimately have poorer health outcomes.

Racism in health care is also experienced by health-care providers, including physicians, who are Black, Indigenous or people of colour. One major concern is that health-care institutions are largely governed by white people, even though health-care systems and practices rely on the labour of health-care providers, support staff and researchers who are Black, Indigenous or people of colour.

Doctors Nova Scotia is committed to addressing health inequities in the province's health-care system by working with Indigenous and African Nova Scotian leaders, the medical community, physicians and system partners to disrupt systemic racism, decolonize the health-care system and improve the health-care experiences of Black, Indigenous and people of colour in Nova Scotia. We are all Treaty people. This work will continue to evolve, but has already begun with the following:

- Equity, diversity and inclusion are now a cornerstone of the association's 2021–27 Strategic Plan. A comprehensive EDI framework has been created to support this work.
- Doctors Nova Scotia has included equity, diversity and inclusion training for physicians at the association's last two annual conferences (2020, 2021), and facilitated training sessions for Board and staff members and Sections.
- Doctors Nova Scotia members have formed the Section of Physicians for Indigenous Health, a forum where physicians can share knowledge, experience and training in the unique health challenges faced by Indigenous populations, cultural safety issues and the social determinants of health.

READ

the Strategic Plan online at tinyurl.com/DNS-StratPlan-2021-27

READ MORE

Restoring the Joy in the Practice of Medicine our physician wellness framework: tinyurl.com/DNS-RJPM



ASSOCIATION
MÉDICALE
CANADIENNE  CANADIAN
MEDICAL
ASSOCIATION

TOGETHER, WE CAN DRIVE LASTING CHANGE

Your membership with the Canadian Medical Association matters.

We bring together physicians and medical learners to set a course for improving the health system, health outcomes and medical culture in Canada. And we need your expertise and support to amplify our call for change.



We also continue to be here for you day-to-day in your training and practice, with evidence-based clinical tools, leadership and learning opportunities, and health and wellness supports.

Now's the time to build a better future for health.
Will you join us?

cma.ca/join



What Does Doctors Nova Scotia Do for You?

Medical Students

Medical school is demanding. It can be a challenge to balance studies, extracurricular activities, a part-time job and self-care – not to mention finding time to spend with your family and friends! Doctors Nova Scotia (DNS) is here to help.

Student reception and welcome gift – Each year, DNS celebrates first-year medical students at Dalhousie and Nova Scotian students at Université de Sherbrooke at a special reception. Enjoy delicious food and drinks while you mix and mingle with your new colleagues, DNS Board members and DNS staff. Each student in attendance receives a welcome kit that includes a variety of tools for the future, including a stethoscope and reflex hammer.

Student bursary – Each year, DNS awards up to six deserving students with \$5,000 bursaries to help fund their medical education. Applications open in September.

DNS awards up to six students with \$5,000 bursaries each year

Contract support – Are you considering signing a Return of Service contract? It's a tempting offer, but there are things you should consider before you sign. Contact Kim Oakley, Physician Advisory Team Lead, for advice. *Email kim.oakley@doctorsns.com.*

Member discounts – Medical students are eligible for discounted disability insurance rates and free life insurance from OMA Insurance. You're also eligible for group rates on car and home insurance through TD Insurance and discounts on a variety of other products, including cell phone plans, computers and furniture. *Learn more on page 16.*

Professional Support Program – This free, confidential, peer-to-peer support program is available to help when you or your family members are experiencing personal or professional problems. Feeling overwhelmed? Having trouble managing stress? Struggling with substance use? *Call 902-468-8215 or 1-855-275-8215 (toll-free) or email professionalsupport@doctorsns.com.*

Practice opportunities – It's never too early to start thinking about employment. Keep an eye on our practice opportunities online and in *doctorsNS* magazine to see what kind of jobs are waiting for you.

Leadership opportunities – There are several DNS committees that you can join – lend your voice to issues you're passionate about and develop your leadership skills along the way. *Learn more on page 26.*

DID YOU KNOW?

As Dalhousie Medical School student, your DNS dues are paid by the Dalhousie Medical Student Society.

Residents

Your school days are behind you, but the learning's not over yet. Doctors Nova Scotia (DNS) can help with contract decisions, parental leave and other issues that might arise when you're a resident. And when it's time to transition to practice, get in touch – it's quick and easy to convert to full membership and to join the association's comprehensive extended health and dental plan.

Contract support – Whether you've got a Return of Service contract or you're considering an APP or C/AFP contract after finishing your residency, contact your DNS Physician Advisor for advice and support before you sign. *See page 20.*

Member discounts – Medical residents and fellows are eligible for discounted disability insurance rates and free life insurance from OMA Insurance. You're also eligible for group rates on car and home insurance through TD Insurance and discounts on a variety of other products, including cell phone plans, computers and furniture. *See page 16.*

Professional Support Program – This free, confidential, peer-to-peer support program is available to help medical students, residents, practising and retired physicians and their family members who are experiencing personal or professional problems. Feeling overwhelmed? Having trouble managing stress? Struggling with substance use? *Call 902-468-8215 or 1-855-275-8215 (toll-free) or email professionalsupport@doctorsns.com.*

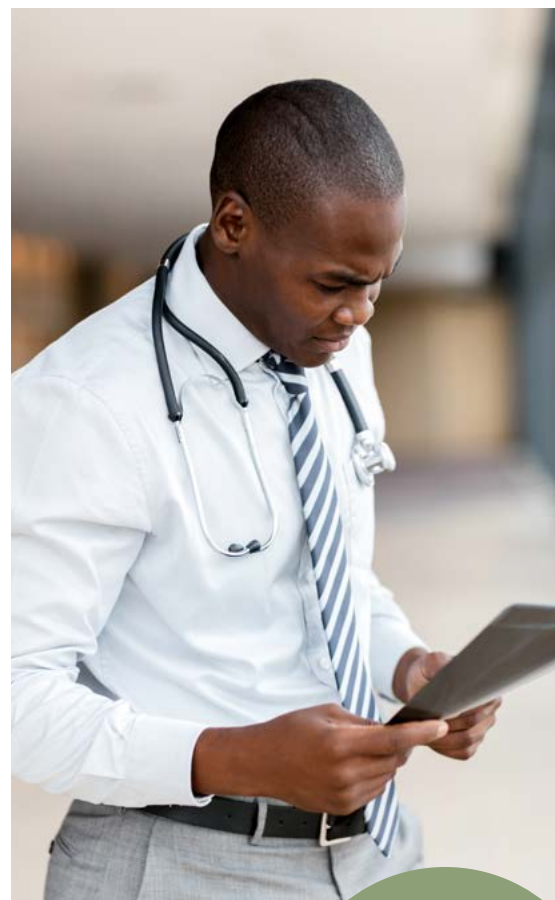
Extended health and dental coverage – Doctors Nova Scotia is one of only a few provincial/territorial medical associations to offer its members a comprehensive extended health and dental plan. It's easy to convert upon finishing your residency. *Learn more on page 12.*

Parental leave – Expecting an addition to your family? Doctors Nova Scotia offers full members paid parental leave for parents of newborn babies or parents who have just adopted a child. *Learn more on page 12.*

Practice resources – There's more to running a medical practice than just adding patients to your roster. Learn about setting up a practice, get tips and tricks on efficient medical billing and find out everything you need to know about choosing an electronic medical record. If you still have questions, our Physician Advisory Team is available to help. *See pages 20 to 22.*

Practice opportunities – Nova Scotia needs physicians. Whether you're interested in touring the province as a locum, taking on a full family practice or becoming a clinical/academic specialist, our practice opportunities showcase the employment options available to you in Nova Scotia.

Leadership opportunities – There are several DNS committees that you can join – lend your voice to issues you're passionate about and develop your leadership skills along the way. *Learn more on page 26.*



DID YOU KNOW?
As a medical resident, your DNS dues are paid by Maritime Resident Doctors.

THE NEXT STEP

Transitioning from residency to full practice is an exciting – and hectic – time. Doctors Nova Scotia (DNS) is here to help you through the process, offering benefits and services that will assist you on the journey.

The first step is applying to become a full member of DNS. To enrol, submit a completed application form. Visit tinyurl.com/DNSnewmemberfordetails.

Practising Physicians

Whether you're new to practice, mid-career or looking toward retirement, Doctors Nova Scotia (DNS) is here for you. Our goal is to help you have a successful, satisfying life – professionally and personally.

Contract and billing support – Doctors Nova Scotia negotiates the contracts for all physicians in the province, but the association's responsibilities don't stop there. Our experts are available to help you with questions about the contract, medical billing, audit and appeal. Contact your Physician Advisor or a member of our contract team. *Read more on page 18.*

Practice resources – Running a medical practice can be complicated. Doctors Nova Scotia is here to help, with tips and tricks on efficient medical billing, assistance with managing your patients' personal health information and an e-health consultant to help you with choosing, installing and using your Electronic Medical Record. The association's Physician Advisory Team is available to help with all of these matters and more. *See pages 20 to 22.*

Physician wellness – Given growing concerns with physician burnout and disengagement, supporting physician health and wellness is a priority for DNS. This means investing in efforts to support physicians before they become burnt out and unwell, as well as providing services to physicians who need personal and professional support. *See page 14.*

ADVICE WHEN – AND WHERE – YOU NEED IT MOST

Physician advisors

Doctors Nova Scotia's Physician Advisors visit physicians in the communities where they practise. If you've got a question about your contract, billing, converting to an APP or need help resolving an issue with the Department of Health and Wellness, Nova Scotia Health or IWK Health, your Physician Advisor can help. *Read more on page 21.*

E-health advisor

Doctors Nova Scotia's e-health staff can help you choose (and use) an electronic medical record, comply with privacy legislation, protect yourself against hackers and data breaches, and deliver virtual care. *Read more on page 22.*

Mentorship – Building strong connections between colleagues not only helps physicians grow professionally but can also help prevent burn-out. Doctors Nova Scotia is pleased to support a peer-to-peer physician mentorship program that matches experienced international medical graduates (IMGs) with IMG colleagues who are new to the province, helping them successfully transition to practising medicine in Nova Scotia. For more information, please contact Jen Boyter, policy advisor, at jennifer.boyter@doctorsns.com.

Leadership development – Doctors Nova Scotia provides a variety of leadership training opportunities for physicians, including Physician Leadership Institute courses and the six-month Physician Leadership Development Program.

Professional Support Program – This free, confidential, peer-to-peer support program is available to help members and their family members who are experiencing personal or professional problems. Feeling overwhelmed? Having trouble managing stress? Struggling with substance use? *Call 902-468-8215 or 1-855-275-8215 (toll-free) or email professionalsupport@doctorsns.com.*

Extended health and dental coverage – Doctors Nova Scotia is one of only a few provincial/territorial medical associations to offer its members a comprehensive extended health and dental plan. This plan covers a wide range of medical and paramedical expenses, including eye care, massage and physiotherapy, travel medical coverage and more. *Learn more on page 12.*

Parental leave – Expecting an addition to your family? Doctors Nova Scotia offers up to 17 weeks of paid parental leave for parents of newborn babies or parents who have just adopted a child. *Learn more on page 12.*

Insurance – Cover yourself, your practice and your debts with life and disability insurance from OMA Insurance. You're also eligible for group rates on car and home insurance through TD Insurance. *See page 16.*

Discounts – Doctors Nova Scotia has worked to secure discounts from several companies for our members and their families. Get a deal on new furniture, audio-video, computers, cell phone packages and more. *See page 16.*

Practice opportunities – Nova Scotia needs physicians. If you're ready for a change, practice opportunities showcase the employment options available to physicians in the province.

MAINTAINING YOUR MEMBERSHIP

As you journey through your career, you may work full time, part time, or even take parental leave or another leave of absence. If the way you work is changing, review our membership categories to ensure that you've chosen the one that makes the most sense for you. *Learn more at tinyurl.com/DNS-Member-Dues.*



MAINTAINING YOUR MEMBERSHIP

Retired members

A former full member who is fully retired from the practice of medicine and no longer holds a medical license is considered a retired member. Retired members are entitled to all the rights and privileges of the Society, including the right to hold office and vote.

Members on leave

Members still holding a medical license but retired from active practice are considered a member on leave and will pay the membership dues for that member classification.

Life members

Any member of Doctors Nova Scotia in good standing for the immediately preceding 10-year period and who has attained the age of 65 years is eligible for life membership. Nominations may be made by any full member of the association.

Learn more at tinyurl.com/DNS-MemberDues.

Retired Physicians

Just because you're retired doesn't mean that your connection with Doctors Nova Scotia (DNS) is over. Retired physicians continue to reap the rewards of membership, including health and dental coverage, insurance and other discounts, and opportunities to connect with colleagues.

Professional Support Program – This free, confidential, peer-to-peer support program is available to help medical students, residents, practising and retired physicians and their family members who are experiencing personal or professional problems. Feeling overwhelmed? Having trouble managing stress? Struggling with substance use? Call 902-468-8215 or 1-855-275-8215 (toll-free) or email professionalsupport@doctorsns.com.

Extended health and dental coverage – Doctors Nova Scotia is one of only a few provincial/territorial medical associations to offer its members a comprehensive extended health and dental plan. This plan covers a wide range of medical and paramedical expenses, including eye care, massage and physiotherapy, and more. If you're planning to stretch your wings now that you're retired, know that the plan also includes comprehensive health insurance for travellers – no application necessary. See page 12.

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See page 12.

Insurance – Cover yourself, your practice and your debts with life and disability insurance from OMA Insurance. You're also eligible for group rates on car and home insurance through TD Insurance. *Learn more on page 16.*

Discounts – Doctors Nova Scotia has worked to secure discounts from several companies for our members and their families. Get a deal on new furniture, audio-video, computers, cell phone packages and more. *Learn more on page 16.*

Staying connected – Get involved with the Section of Senior and Retired Doctors (SSRD) to stay in touch with your colleagues. As one of the association's most active sections, the SSRD sees members gather for continuing education sessions, social outings and political advocacy. *Contact Phil Bagnell, Chair, at bagnellp@gmail.com.*



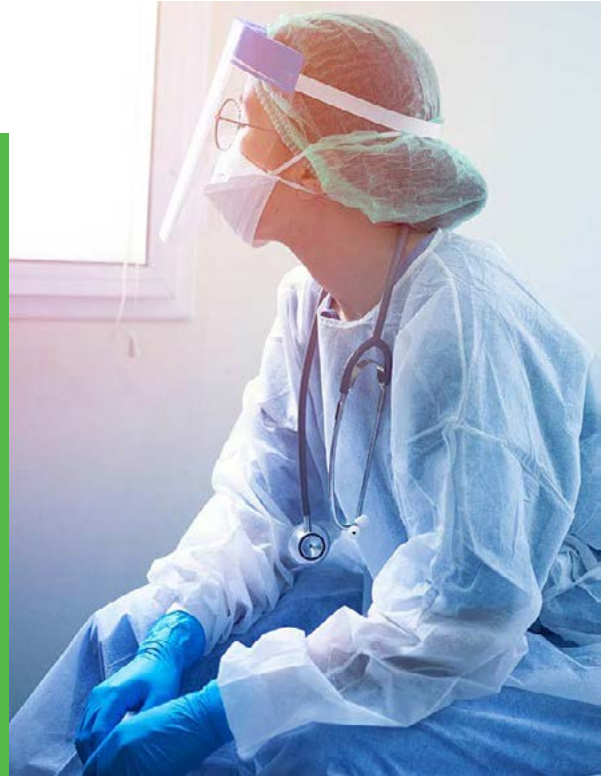
TD Insurance
Meloche Monnex

**Ready to help you
move forward**



Doctors Nova Scotia members, feel confident with preferred rates from TD Insurance.

You could save with rates
on car, home, condo and
tenant's insurance.



Get a quote and see how much you could save!

**Go to tdinsurance.com/doctorsns
Or call 1-866-269-1371**



The TD Insurance Meloche Monnex home and auto insurance program is underwritten by Security National Insurance Company and distributed in Quebec by Meloche Monnex Insurance and Financial Services Inc., Damage Insurance Agency, and in the rest of Canada by TD Insurance Direct Agency Inc. Our address: 50 Place Crémazie, 12th Floor, Montréal, Québec H2P 1B6. Due to provincial legislation, this car and recreational insurance program is not offered in British Columbia, Manitoba or Saskatchewan.

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GET TO KNOW YOUR HEALTH AND DENTAL PLAN

This user-friendly online booklet helps members navigate the details of the Doctors Nova Scotia (DNS) extended health and dental benefits plan.

The *Get to Know Your Health and Dental Plan* booklet is a handy reference guide that outlines the benefits you're eligible to receive. It offers information about what services are covered, how to make claims and how to get the most value from the plan.

Full details of what is covered in the benefits plan can be found in the Extended Health and Dental Plan booklet from Canada Life.

QUESTIONS? CONTACT:

Catherine Gervais
Member benefits advisor
 902-481-4904
 1800-563-3427 ext. 4904
 catherine.gervais@doctorsns.com

Deborah Wentzell
Member benefits coordinator
 902-481-4932
 1-800-563-3427 ext. 4932
 deborah.wentzell@doctorsns.com

Extended Health and Dental Plan

Doctors Nova Scotia (DNS) offers its members a comprehensive health and plan administered by Canada Life. New members are eligible following a three-month waiting period.

Health and dental plans are available for individuals and families, and are divided into two categories: 64 years and under, and 65 years and older (senior). Eligible dependents include a member's legal or common-law spouse and children (natural, adopted or stepchildren).

Satisfactory evidence of good health isn't required if application is made within 60 days of first becoming eligible. If you receive coverage from more than one insurance company, you can coordinate your benefits to cover (but not exceed) 100% of the actual expenses incurred.

PLAN PREMIUMS

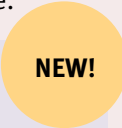
- Single plan – \$690
- Family plan – \$1,415
- Senior single plan – \$475
- Senior family plan – \$1,025

Upon enrolling in the association's extended health and dental plan, you will receive an information booklet from Canada Life containing full details of your coverage. The chart provided on page 13 is a handy reference guide. In the case of a discrepancy between the information presented here and that in the plan booklet, the booklet takes precedence.

PARENTAL LEAVE PROGRAM

The Parental Leave Program offers paid parental leave benefits to eligible DNS members who wish to take time off to care for their newborn babies or newly adopted children. With the 2023 Physician agreement, members may access \$2,000 per week for 26 consecutive weeks, or up to 52 weeks at a reduced rate.

Members are eligible for this benefit if they reside in Nova Scotia, maintain a Full or Special Consideration: Members on Leave membership with DNS while on leave, and have billed at least \$50,000 in the 12 months preceding baby's birthdate or date of taking over care of an adopted child. In two-physician families, both parents are eligible for parental leave. *Learn more at tinyurl.com/DNS-ParentalLeave.*



SAVE \$5 PER DRUG

if you fill your prescription at the Costco pharmacy. Membership not required!

Benefit	Co-pay	Co-insurance	Maximum	Notes
Drug	\$20 per eligible drug on the prescription	100% of remaining eligible expense	<p>Fertility drugs are covered at 50%, up to \$1,500 in a calendar year, to a lifetime maximum of \$3,000</p> <p>Erectile dysfunction drugs are covered to a maximum of \$250 in a calendar year</p> <p>Vaccines (see program booklet for details)</p>	<p>Refer to policy booklet provided by Canada Life for a full list of excluded drugs and services.</p> <p>Senior members (aged 65 and over) are covered by the Nova Scotia Seniors' Pharmacare Program. All other benefits coverage remains the same.</p>
Vision				
Eye exams, lenses, frames, contact lenses	N/A	100%	\$200 every 24 months for adults, every 12 months for children under 18	<p>Charges of a licensed optometrist or ophthalmologist for eye examinations.</p> <p>Charges for corrective eyeglasses, including lenses, frames and contact lenses, but excluding safety glasses or glasses/contacts for cosmetic purposes.</p>
Contact lenses	N/A	100%	\$250 every 24 months	Charges for contact lenses and professional fitting services for non-elective, medically necessary conditions.
Dental				
Basic benefits		80%	Combined maximum payment for Basic and Major Restorative Services of \$1,500 in a calendar year.	
Major restorative benefits		50%	Combined maximum payment for Basic and Major Restorative Services of \$1,500 in a calendar year.	
Orthodontic benefits		80%	\$2,000 in a lifetime for dependents under 18 years of age	<p>Removable and fixed appliances (braces)</p> <p>Observations and adjustments</p>
Hospital		50%		Semi-private room
Extended benefits		80%	Limited to a maximum of \$600 per year, per practitioner, per plan member	Includes acupuncture, chiropractic treatment, massage therapy, osteopathy, physiotherapy, occupational therapy, podiatry, chiropody, speech therapy, and treatment by a registered psychologist or qualified social worker
Travel				Coverage is offered for the first 180 days of absence from a province of residence. Benefits are available following an accident or unexpected illness occurring while travelling. Refer to program booklet for details.



Physician Wellness

Ensuring a healthy, resilient physician workforce is a key part of Doctors Nova Scotia's (DNS) work. Given growing concerns with physician burnout and disengagement, supporting physician health and wellness is a priority for the association. This means investing in efforts to support physicians before they become burnt out and unwell, as well as providing services to physicians who need personal and professional support.

Restoring the Joy in the Practice of Medicine

Doctors Nova Scotia's physician wellness framework, *Restoring the Joy in the Practice of Medicine* takes a three-pronged approach, working at the individual, community and system levels to bolster physician wellness, create strong communities of physicians and influence organizational change.

READ
Restoring the Joy in the Practice of Medicine
online at tinyurl.com/DNS-RJPM

Physician leadership development

Doctors Nova Scotia offers many leadership training opportunities for physicians, including several opportunities each year to take two- or three-day Physician Leadership Institute (PLI) courses. Physicians interested in more in-depth training may apply to participate in the longer-term Physician Leadership Development Program (PLDP).

Physician Leadership Institute

Doctors Nova Scotia has collaborated with CMA Joule Inc. to offer two/three-day courses. Doctors Nova Scotia members can participate at a reduced rate because the association covers 60% of the program costs for members.

Physician Leadership Development Program

Doctors Nova Scotia has collaborated with CMA Joule Inc. to offer a Physician Leadership Development Program since 2018.

The PLDP aims to enhance the skills of experienced physician leaders to influence health-system decisions that affect doctors and patients. The program will create more visionary, collaborative, effective leaders in health care.

Program participants will collaborate on an action learning project, working to find solutions to complex, real-life problems in collaboration with their colleagues and partner organizations (including Nova Scotia Health, IWK Health, Dalhousie Medical School and DNS). The project provides an opportunity for participants to apply the skills they are learning.

The program, designed specifically for Nova Scotia physicians and delivered by physicians and leadership experts, focuses on integrative systems thinking and other key skills necessary to lead in an ever-changing health-care environment.

Program participants must commit to attending six, two-day modules, to be completed over a six-month period.

Learn more at tinyurl.com/DNS-PLDP.

Mentorship

Mentorship – Building strong connections between colleagues not only helps physicians grow professionally but

can also help prevent burnout. Doctors Nova Scotia is pleased to support a peer-to-peer physician mentorship program that matches experienced international medical graduates (IMGs) with IMG colleagues who are new to the province, helping them successfully transition to practising medicine in Nova Scotia. For more information, please

contact Jen Boyter, policy advisor, at jennifer.boyter@doctorsns.com.

Doctors Nova Scotia's upcoming physician mentorship program will match experienced doctors with international medical graduates

Professional Support Program

Doctors Nova Scotia's Professional Support Program (PSP) provides confidential peer-to-peer support for members and their families who are dealing with personal or professional problems.

The PSP responds to the urgent needs of members in crisis and also supports initiatives, workshops and other resources that promote wellness, resiliency and balanced living.

Need assistance? Call 902-468-8215 or 1-855-275-8215 (toll-free) or email professionalsupport@doctorsns.com.

Physician Navigator Program

The Physician Navigator Program offers guidance and moral support on what to expect throughout an investigation by the College of Physicians and Surgeons of Nova Scotia. *Learn more at tinyurl.com/DNS-Navigator.*

FOR MORE INFORMATION, CONTACT:

Katie Mallam

Director, policy and physician wellness initiatives

902-481-4919

1-800-563-3427 ext. 4919

katie.mallam@doctorsns.com

CHILDCARE POLICY

To make it easier for parents to participate in Physician Leadership Institute courses, Doctors Nova Scotia provides financial assistance to offset some of the additional childcare costs members may incur. Members can claim up to \$100 for a full day of sessions, to a maximum claim of \$200 for a two-day course.

Learn more at tinyurl.com/DNS-PLI-Childcare.

SECTION OF PHYSICIAN LEADERS

This section enables physicians and aspiring leaders working in formal or informal leadership positions in the health system to connect and improve physician engagement in health-system planning and decision-making. *Learn more at tinyurl.com/DNS-SPL.*



Other Benefits and Services

Membership, as they say, has its benefits. Belonging to Doctors Nova Scotia (DNS) entitles you to specialized advice on life and disability insurance, discounts on car, home and tenant's insurance, and discounts on cell phones, mobility plans, and home and office essentials.

CMA membership

Members of DNS are eligible to join the Canadian Medical Association for just \$195. Join 85,000 of your colleagues across the country and take advantage of a variety of benefits, including professional development training, clinical practice tools, financial services and member discounts. *Learn more at tinyurl.com/DNS-JoinCMA.*

OMA Insurance products

OMA Life and Disability Insurance

OMA Insurance provides insurance advice, service and solutions to meet the unique needs of physicians and their families. Non-commissioned team members provide intelligent, relevant and helpful solutions and recommendations for physicians at every stage of their career, from medical school right through to retirement.

Coverage for students

Essentials for Students

Medical school costs are demanding. This unique offer features discounted disability rates, plus complimentary life insurance. Your disability benefits will automatically increase as you progress through medical school and residency, from \$2,000 during your first year up to \$4,500 in your fourth year.

Coverage for residents transitioning to practice

Essentials for Residents

Given the demands that the post-residency period brings, Essentials for Physicians provides the ease and flexibility to choose all or a combination of life, disability and professional overhead expense insurance.

VISIT
OMAinsurance.com
for details.

Coverage for practising physicians

Critical illness

Receive a tax-free lump sum benefit of up to \$250,000 after 30 days of surviving a diagnosis of one of 25 illnesses, including heart attack, stroke and cancer, to use as you see fit.

Disability insurance

Disability insurance is a simple and cost-effective way of providing a steady flow of income during a period of disability. Your OMA Disability Insurance plan is designed to keep pace with your needs throughout your career with physician-specific coverages to protect you from the financial impact of sickness or injury with up to \$25,000 per month of coverage and eligibility for annual premium refunds.

Life insurance

OMA Insurance has life insurance solutions to suit every stage of your life and career, with coverage available from \$100,000 to \$3,000,000.

FOR MORE INFORMATION, CONTACT:

Jeremy Kini

Regional insurance advisor

437-266-9554

jeremy.kini@oma.org

TD Insurance

Doctors Nova Scotia members can enjoy preferred rates on car, home, condo and tenant insurance through the TD Insurance Meloche Monnex Program. These preferred rates are available on car, home, condo and tenant coverage. To find out more or get a quote, visit tdinsurance.com/doctorsns or call 1-866-293-9730.

Preferred insurance rates are available on car, home and tenant coverage



OTHER MEMBER DISCOUNTS

Doctors Nova Scotia has worked to secure discounts from several companies for our members and their families. In addition to savings on life, disability, home and auto insurance, your membership also entitles you to discounts on cell phones and mobility plans, home furnishings and office equipment, and hotel stays and rental cars.

Cars

Audi Halifax

Cell phones and mobility plans

Bell Mobility

Telus Mobility

General travel (car, hotel, entertainment)

Local Hospitality

Home furnishings and office essentials

Avaya Cloud Office

Best Buy

The Brick (Halifax location only)

Dell

Glubes Audio Visual Unlimited

Peak Audio

Schooley Mitchell

Hotel stays

DoubleTree by Hilton Halifax Dartmouth

Lord Nelson Hotel

Holiday Inn Express Dartmouth

Best Western Plus Dartmouth

Discounts may change without notice. Visit tinyurl.com/DNS-discounts for details.



Contract Support

Negotiating the contracts that govern physician remuneration is one of Doctors Nova Scotia's (DNS) key responsibilities. This includes the Master Agreement, Alternative Payment Plan Agreements and the Clinical/Academic Funding Plan Agreement. The association is also responsible for helping members navigate billing, audit and appeal. Doctors Nova Scotia has compiled a range of information to help members understand the intricacies of medical billing. Whatever your question, DNS contract and billing staff are here to help.

STAY CURRENT

Find the MSI *Physician's Manual* online at msi.medavie.bluecross.ca/physicians-manual. Make sure you subscribe to the MSI *Physician's Bulletin* to stay on top of changes to fees and billing procedures. Sign up at msi.medavie.bluecross.ca/physicians-bulletins

Billing, Fees and Funding Information

In Nova Scotia, the rules surrounding physician billing are determined by a Fee Committee comprised of representatives from DNS, the provincial government and Nova Scotia Health. Physician services are covered by Medical Services Insurance (MSI) Programs, which are administered by Medavie Blue Cross on behalf of the Nova Scotia government.

2019 Master Agreement and C/AFP Contracts

The most recent set of contract negotiations ended when members ratified the 2019 Master Agreement and Clinical/Academic Funding Plan (C/AFP) contracts in November 2019. With those

contracts, DNS secured \$135 million over four years for Nova Scotia's doctors. *Find the details – including the full contracts – at tinyurl.com/DNS-Negotiations2019.*

Billing, audit and appeal

The rules surrounding medical billing are complex, but accurate billing is essential to ensure you are properly compensated for your work. Doctors Nova Scotia works with physicians to improve billing education and explain new and updated fees. Resources include one-pagers, webinars and billing videos – find out more at tinyurl.com/DNS-BoM. Each physician is responsible for their own billing, even when you have delegated the role to your support staff. It's



Making it official: DNS and DHW representatives sign the 2019 Master Agreement into effect on Dec. 9, 2019. Back (l to r): Dr. Mike Teehan, Chair, Committee of C/AFP Department Heads; Dr. Krista Jangaard, President and CEO, IWK Health; Dr. André Bernard, DNS Board Chair. Front (l to r): Dr. Gary Ernest, 2019-20 President; Dr. Tom Marrie, Deputy Minister of Health.

WORKING FOR YOU

Contract negotiations don't happen in a vacuum – physicians are involved at every step along the way, from the initial surveys that determine negotiation priorities to the signing of the final contract. Six physicians served on the 2019 contract negotiation teams: Drs. Mike MacDonald, Heather Johnson and James Clarke on the Master Agreement Negotiations Team, and Drs. Mike Teehan, Kirk Magee and Christine Short on the C/AFP Negotiations Team. These physicians, along with the DNS staff members on the negotiations team, met daily with the physicians on the Members' Advisory Forums, working together to bring physicians' perspectives to the negotiating table.

important to stay up to date on the billing rules. Visit tinyurl.com/DNS-Billing.

In some cases, MSI may audit a physician's billings. The 2019 contract includes a commitment that first-time audits will be primarily for the purposes of education. Support is available for physicians who have received a pre-payment assessment or a post-payment audit and wish to appeal the results.

New fees and adjustments

Physicians may apply for new fees or fee adjustments to help ensure the MSI Physician's Manual reflects modern health-care delivery. Submit a completed application form to the Fee Commit-

tee for consideration by March 31 or Sept. 30 of each year. Doctors Nova Scotia staff are available to help you prepare and submit your application. Learn more at tinyurl.com/DNS-NewFees.

Fee Committee

The Fee Committee includes representatives from DNS, the Department of Health and Wellness, and Nova Scotia Health. It has decision-making authority to approve adjustments to the MSI Physician's Manual. Learn more at tinyurl.com/DNS-FeeCommittee.

QUESTIONS ABOUT CONTRACTS, FEES OR BILLING? HERE'S WHO TO CONTACT:

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Practice Support

Our goal is to help physicians thrive, personally and professionally. One of the ways we do that is by providing our members with comprehensive practice supports. Our Physician Advisors and E-health Advisor will travel to meet you in your practice to help you resolve any issues you might be facing.

Physician Advisory Team

Doctors Nova Scotia's physician advisors work with members to resolve issues in their practices, their communities and the health-care system.

Your physician advisor can help you:

- Understand Master Agreement, Alternative Payment Plan and return of service contracts
- Review and negotiate your deliverables documents
- Review and interpret your Memorandum of Agreement with Nova Scotia Health
- Access your member benefits
- Facilitate a local medical staff association
- Navigate credentialing and privileging processes
- Understand fee structures and file new fee applications
- Resolve issues with billings, audit and appeal
- Access billing education resources
- Access toolkits and other resources that support not only running your medical practice but also the business of medicine
- Open or close a medical practice
- Get guidance and support related to succession planning
- Get advice on practice model flow and efficiencies
- Ensure your feedback and experiences are considered when developing organizational strategic responses to broad system issues
- Resolve issues or navigate decision-making processes with the Department of Health and Wellness, Nova Scotia Health or IWK Health

THINKING

about signing an APP or a return of service agreement? ALWAYS contact your physician advisor for advice and support first.

Your physician advisors



Kim Oakley has been Senior Physician Advisor and Team Lead since 2017. She supports the physician advisors in answering physicians' questions about their contracts, including the Master Agreement and return of service agreements, and helps resolve APP contract issues. Kim ensures member feedback and experiences actively inform strategic organizational responses to system wide issues. She has also been instrumental in supporting physician-led immunization clinics in response to the COVID-19 pandemic.

CONTACT:

Kim Oakley

Senior physician advisor and compensation manager

902-481-4924

1-800-563-3427 ext. 4924

kim.oakley@doctorsns.com



Jennifer Girard has been a physician advisor since 2017; she brought more than three decades of experience in various health-care roles to the job. She provides a wide range of contract interpretation and practice management support to members in all stages of practice, whether they are new graduates, recent recruits, well-established in their practice or looking to retire. Jen works with physicians in Western and Central Nova Scotia.

CONTACT:

Jennifer Girard

Physician advisor (Zone 4-Central)

902-481-4912

1-800-563-3427 ext. 4912

jennifer.girard@doctorsns.com



Ryan Brown, physician advisor since 2021, is a lifelong “Caper” residing in Sydney. He has broad experience in health care, spanning front-line practice, academia and international consulting. For 15 years, Ryan’s primary role was in the Emergency Health Services ground ambulance system, where he held leadership positions in research, education and operations. He also has expertise in interprofessional practice as a practice lead with Nova Scotia Health and has worked extensively in the health professions regulatory space. Ryan works with physicians in the Eastern and Northern zones.

CONTACT:

Ryan Brown

Physician advisor (Zones 2-Northern and 3-Eastern)

902-481-7016

ryan.brown@doctorsns.com



Noelle Moulaison, a physician advisor since 2022, lives in the Yarmouth region and has worked directly with many physician members in the Western zone in her previous roles with Nova Scotia Health, most recently as a Medical Education & Physician Advisor. She has great knowledge and insight into the issues facing the medical community in the Western zone.

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Noelle Moulaison

Physician advisor (Zone 1-Western)

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1-800-563-3427 ext. 4931

noelle.moulaison@doctorsns.com

E-health

As the e-health landscape in Nova Scotia continues to evolve, DNS wants to ensure that the needs, perspectives and voices of physicians are part of the province's e-health strategies and initiatives. It's also important that members understand the opportunities available to them, are involved in key e-health system decisions and are well positioned to deliver optimal patient care.

Doctors Nova Scotia's e-health staff can help you choose (and use) an electronic medical record (EMR), comply with privacy legislation, protect yourself against hackers and data breaches, and deliver virtual care.



Brent Andrews is the association's e-health advisor. In this role, he travels the province to work one-on-one with physicians and medical practices that need support with e-health. In this role, he:

- Answers questions and advises members on e-health initiatives
- Answers questions about EMRs, virtual care and voice recognition/dictation technologies
- Advises on how to implement electronic faxing
- Helps escalate issues related to service or support
- Provides a conduit to groups that set direction and policies on e-health issues in the province
- Provides hands-on support for general or specific IT-related questions
- Assists with encrypting computers to help protect patient data
- Advises and answers questions about EMR funding
- Advises physicians on electronic and paper chart storage when retiring



Jyllian Cress is the association's e-health policy advisor. She works to ensure that physicians' experiences and opinions are used to shape e-health planning in Nova Scotia. In this role, she:

- Develops DNS e-health positions and strategies to support our goals and business plan
- Works with the DNS E-health Committee to inform e-health position and strategy development
- Promotes DNS member engagement with key stakeholders in all stages of e-health initiatives
- Informs and communicates with DNS members on key e-health issues
- Works with the e-health advisor to provide consistent, reliable, advice and guidance
- Interacts with provincial/territorial medical associations across the country to share best practices in e-health

CONTACT:

Brent Andrews

E-health advisor

902-225-8577 (cell)

brent.andrews@doctorsns.com

Privacy

Physicians are custodians of the personal health information in contained their records (paper and electronic) and are therefore obligated to ensure that information is properly protected. Contact your physician advisor if you have questions about adhering to the province's privacy legislation and to assist in the event of a privacy breach.



E-HEALTH PRIVACY AND SECURITY GUIDE

Created by our e-health and privacy specialists to help physicians comply with personal health information laws. *Download the guide today at tinyurl.com/DNS-privacy-security.*

GET INVOLVED: E-HEALTH COMMITTEE

The E-health Committee provide strategic advice, guidance and direction on e-health initiatives, including policy positions, federal and provincial legislation, and e-health tools and resources for physicians. This committee serves an advisory role to the Board of Directors. *Learn more: tinyurl.com/DNS-E-Health-Committee.*



Your protection is
our commitment.

OMA Insurance listens to understand your unique needs.

To learn more visit us online

omainsurance.com/doctorsNS

Your trusted insurance
partner since 1983.

Toolkits

Doctors Nova Scotia develops toolkits to support physicians in their medical practice. The toolkits serve as reference guides, helping members navigate specific issues, challenges or transitions. Each toolkit provides practical information, examples and insights from the experiences of Nova Scotia's doctors. Physicians may choose to read the toolkit from cover to cover, or pick and choose, reading only the sections that answer their specific questions.



Primary Care Transformation:
A collaborative practice toolkit
tinyurl.com/DNScollabtoolkit



Getting Started with Virtual Care:
Everything you need to know to provide synchronous care
tinyurl.com/DNS-virtualcaretoolkit-3



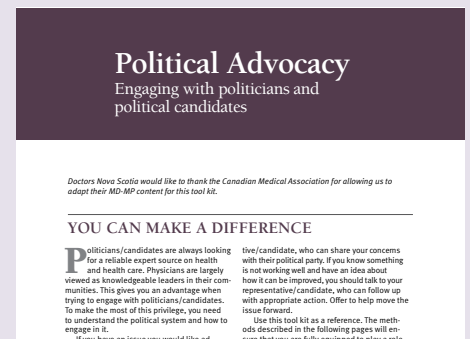
E-health Privacy and Security Guide
Helping physicians comply with personal health information laws
tinyurl.com/DNS-privacy-security



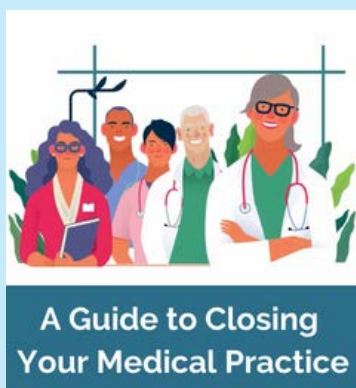
A Guide to Closing Your Medical Practice
What to consider when retiring or relocating
tinyurl.com/DNSCloseAPractice



Medical Staff Associations in Nova Scotia
Resources for physicians
tinyurl.com/DNS-MSAToolkit



Political Advocacy Toolkit
Speak up about issues that matter to you and your patients
tinyurl.com/DNS-PoliticalAdvocacyToolkit



BILLING SUPPORT

Accurate billing is essential to ensure you are properly compensated for your work. Doctors Nova Scotia works with physicians to improve billing education and explain new and updated fees.

On-demand billing videos

Doctors Nova Scotia has created a series of videos to support physician billing. Learn the top seven billing codes in family medicine, understand different office visits, learn how to search MSI *Physician's Bulletins* and more.

Discover other resources, including one-pagers, webinars and billing videos, at tinyurl.com/DNS-BoM.

Advocating for Health Care

Doctors Nova Scotia aims to improve health care by influencing public policies and resource allocation strategies. Over the last five years, the association's advocacy work has included researching and writing reports and position papers on important aspects of the health-care system, hosting town hall meetings, training physician advocates and more.

Position papers

Healing Nova Scotia

This two-part report synthesizes health system issues identified in conversations with Nova Scotia's physicians and offers recommendations on how to build better health care for all Nova Scotians.

Part one: tinyurl.com/DNS-HealingNS1

Part two: tinyurl.com/DNS-HealingNS2

Road Map to a Stable Physician Workforce (2018)

Six recommendations for a happier, healthier workforce

tinyurl.com/DNSRoadMap

The Backbone of Primary Health Care

Outlining the role and value of family physicians in Nova Scotia

tinyurl.com/DNSRoleAndValue

Physician Engagement

Meaningful physician engagement is key to successfully changing the health system

tinyurl.com/DNS-PhysicianEngagement

Media Training

Interested in taking media training to help you become a more effective spokesperson?

CONTACT:

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barb.johnson@doctorsns.com



DOCTORS NOVA SCOTIA: THE VOICE OF PHYSICIANS

On Oct. 13, 2020, Drs. Amanda MacDonald, Leisha Hawker and Robyn MacQuarrie (2020-21 President), and Nancy MacCready-Williams, CEO, appeared before the Standing Committee on Health regarding the ongoing doctor shortage in Nova Scotia.

In addition to negotiating contracts and managing the extended health and dental plan, DNS works to influence policy, advocate on behalf of patients, and contribute to health system decision-making in a way that reflects the diversity of physicians' experiences and perspectives in the province. While individual physicians represent their unique and specialized interests and needs, the association understands the broader context in which health-system change will take place. Doctors Nova Scotia continues to help shape policy by providing perspectives from all physicians.



POLITICAL ADVOCACY TOOLKIT

Physicians are uniquely positioned to influence health-care decisions. You can play an important role in educating colleagues, the public, and elected and government officials about health-care issues. Doctors Nova Scotia's political advocacy tool kit is aimed at helping physicians understand how they can influence health care and the government. Download it tinyurl.com/DNS-PoliticalAdvocacyToolkit.

GET INVOLVED: POLICY AND HEALTH ISSUES COMMITTEE

The Policy and Health Issues Committee develops and reviews evidence-based policies, positions and perspectives on issues of interest and importance to DNS. This committee serves an advisory role to the Board of Directors. Learn more: tinyurl.com/DNS-PHIC.



Staying Connected

There's no shortage of ways to stay up to date with the goings-on at Doctors Nova Scotia (DNS). You can be involved as much (or as little!) as you'd like, in whatever way you'd prefer. Maybe you like getting email updates, or maybe you prefer to read a magazine. Maybe you look forward to catching up with your colleagues at the annual conference all year long, or maybe you'd rather be involved with the association at a deeper level, by serving on a committee or board. Whatever you prefer, there's an option for you.

FIND US ONLINE

doctorsNS.com

/DoctorsNovaScotia

@Doctors_NS

Annual conference

Each year, DNS hosts a conference for members. The event includes the association's annual general meeting, education sessions and social opportunities. *Learn more at tinyurl.com/DNSagm.*

doctorsNS magazine

doctorsNS is the association's magazine, printed monthly, with double issues in July/August and December/January, and distributed to the province's 4,000 physicians. The magazine features physicians from across the province and provides important updates about health care. Most of the articles are written by DNS staff, members and other health-care stakeholders. *Read the latest issue at tinyurl.com/doctorsNSmagazine.*

Latest News

Doctors Nova Scotia's email newsletter, "Latest News," is delivered every other Thursday to more than 3,700 physicians and health-care stakeholders. The attractive, easy-to-read digest format condenses and consolidates important

updates from the association and other health-care stakeholders in Nova Scotia. *See the archive at tinyurl.com/DNS-LatestNews.*

Medical Staff Associations

When it comes to building strong, resilient medical practitioners, a medical staff association can be essential. The primary purpose of any MSA is to represent and advance the interests of its members as they support their patients and the health-care system. Doctors Nova Scotia is pleased to support the formation and growth of MSAs in communities across the province with annual grants. *Contact your Physician Advisor for more information, or download the Medical Staff Associations in Nova Scotia Toolkit at tinyurl.com/DNS-MSAtoolkit.*

Get involved

Doctors Nova Scotia offers a wide variety of ways for physicians to get involved with the association and to build connections with colleagues in the same specialty or with shared areas of interest.

Sections

Doctors Nova Scotia sections provide groups of 10 or more physicians with a shared specialty the opportunity to meet and discuss issues of shared interest in relation to the practice of medicine. Sections are called upon prior to each round of Master Agreement negotiations to provide DNS with input on their expectations of the next contract. *Learn more at tinyurl.com/DNS-sections.*

Committees and boards

Committees and boards comprised of association members make valuable contributions to the work of DNS. Joining a committee or a board is an excellent way to build relationships with your colleagues, contribute to the work of the association, gain valuable leadership experience and help shape the province's health-care system. Committee and board vacancies are advertised in *doctorsNS* magazine and in the DNS e-newsletter. *Learn more at tinyurl.com/DNS-CommitteesBoards.*



Take your finances further at every stage of your medical career

Nearly half of physicians in Canada already trust MD Financial Management (MD) and Scotiabank Healthcare+ to help them achieve financial well-being at any stage of their career.¹

As a physician, your financial journey is unique, and the advice you get should be too. Whether you've just been accepted to medical school or you're getting ready to retire, we understand and anticipate your needs every step of the way.

Those new in practice often have a lot of debt, face high expenses and need to start saving for their retirement. All of this is mixed with having to navigate the business side of medicine, the complexities of which can differ depending where one is in their medical career.

Let's go further. Together.

Whether you're in training, in practice or retired, Scotiabank Healthcare+ and MD understand the nuances of complex physician finances, and we're here to help every step of the way. MD is the only national financial services firm dedicated exclusively to the financial health of Canada's physicians

and their families. This gives them an unparalleled understanding of your unique financial circumstances and challenges. As a leading bank in the Americas, Scotiabank helps physicians, their families and their communities achieve success through a broad range of advice, products and services. The Scotiabank Healthcare+ Physician Banking program, co-designed with MD, provides a robust suite of banking solutions tailored to meet personal and professional financial needs at every stage of a physician's career.

Managing Your Financial Health

MD's Advisors* take a team approach to help you develop a plan that works toward your personal and family goals. They have an in-depth understanding of the financial nuances of physician remuneration and expenses and of practicing medicine in each province. They help you establish finan-

cial goals and work with other MD specialists, including those in insurance and estate and trust, to provide a comprehensive service focused on achieving your financial goals, giving you peace of mind. Together with Scotiabank Healthcare+, they provide comprehensive financial services designed specifically for physicians.

Scotiabank Healthcare+ can help you with:

- Education financing
- Personal banking solutions
- Mortgages and home equity lines of credit
- Scotia Wealth Management private banking solutions
- Business banking solutions

MD can help you with:

- Financial planning
- Investments
- Medical practice incorporation
- Insurance
- Estate and trust
- Tax resources

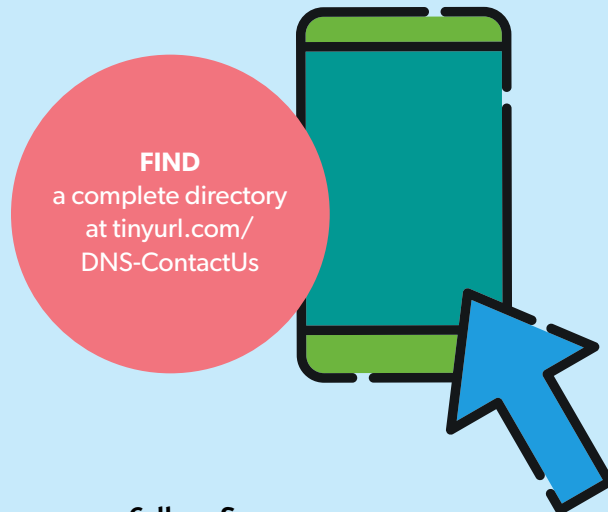
See how much further you can go with MD and Scotiabank Healthcare+. Get started at md.ca/gofurther

* MD Advisor refers to an MD Management Limited Financial Consultant or Investment Advisor (in Quebec). Estate and trust services are offered through MD Private Trust Company. Insurance products are distributed by MD Insurance Agency Limited. All MD employees dealing with clients regarding insurance products hold life licenses.

MD Financial Management provides financial products and services, the MD Family of Funds and investment counselling services through the MD Group of Companies. For a detailed list of these companies, visit md.ca. All banking and credit products and services available through the Scotiabank Healthcare+ Physician Banking Program are offered by The Bank of Nova Scotia (Scotiabank). Credit and lending products are subject to credit approval by Scotiabank. ®Registered trademark of The Bank of Nova Scotia, used under license.

¹ Based on Scotiabank and MD Financial Management physician market-share as at February 2022.

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