



# Federal Program Guide

*May 2026*

The following outlines the main federal vision care programs. Each program sets its own fees and rules. Participation is optional.

The CAO continues to advocate with each program to improve fees and ensure they better reflect the cost of providing care.

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## 1 Non-Insured Health Benefits (NIHB) Program

The NIHB Program provides coverage to eligible First Nations and Inuit clients for services not covered by provincial plans or private insurance. Vision care benefits include eye exams, corrective eyewear, and other necessary services.

### [How are fees calculated?](#)

Indigenous Services Canada sets NIHB fees based on provincially funded vision care services. Fees vary by province.

### [Can I balance bill?](#)

NIHB discourages balance billing. Providers may balance bill unless prohibited by provincial regulation.

### [Can I opt out?](#)

Yes. Participation is optional.

**[Click here for more information](#)** (registration and eligibility) or visit <https://nihb-ssna.express-scripts.ca/en>

## 2 Interim Federal Health Program (IFHP)

The IFHP provides limited, temporary coverage to refugees and certain other groups who do not yet have provincial or private insurance. Vision care benefits include eye exams, eyewear, and other necessary services.

As of May 1, 2026, patients are required to pay **30% of the cost of supplemental services**, including eye care, directly to the provider. IFHP reimburses the remaining 70%.

### [How are fees calculated?](#)

IFHP fees are based on a national schedule that reflects an average of provincially funded vision care benefits.

### [Can I balance bill?](#)

No. Providers who participate in IFHP cannot balance bill.

### [Can I opt out?](#)

Yes. Participation is optional.

[Click here for more information](#) (registration and eligibility) or visit

<https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/professionals.html>

## 3 RCMP Benefits Program

The Royal Canadian Mounted Police (RCMP) provides vision care benefits to eligible members through Program of Choice 14 (POC 14). This includes coverage for eye exams, lenses, frames, and related items.

### [How are fees calculated?](#)

The RCMP sets fees and benefit limits. The program is administered through Medavie Blue Cross.

### [Can I balance bill?](#)

Yes.

[Click here for more information](#) (registration and eligibility) or visit

<https://www.medaviebc.ca/en/health-professionals/federal-administered-program-providers>

## 4 The Canadian Armed Forces

The Canadian Armed Forces provides vision care coverage for eligible members, including eye exams, corrective eyewear, and related services.

### [How are fees calculated?](#)

The CAF sets its own fees and benefit limits. The program is administered through Medavie Blue Cross.

### [Can I balance bill?](#)

Yes.

[Click here for more information](#) (registration and eligibility) or visit <https://www.medaviebc.ca/en/health-professionals/federal-administered-program-providers>

## 5 Veterans Affairs Canada

Veterans Affairs Canada provides vision care coverage to eligible veterans, RCMP members, and other clients. This includes eye exams, prescription eyewear, low vision aids, and other medically necessary services.

### [How are fees calculated?](#)

VAC sets the fees and benefit limits. The program is administered through Medavie Blue Cross.

### [Can I balance bill?](#)

Yes.

[Click here for more information](#) (registration and eligibility) or visit <https://www.medaviebc.ca/en/health-professionals/federal-administered-program-providers>