

Dear Patients,

I hope that this letter finds you and your family happy and well. I am writing to update you with some important information pertaining to our office regarding uninsured services. While OHIP covers the costs for most of your medical needs, there are many services which are not covered. (Please see the attached Fee Guide).

There is a family doctor shortage and crisis. Millions of Ontarians do not have a Family Doctor. Despite this, my patients enjoy superior accessibility and quality of care. They benefit from my innovations including use of advanced technology, electronic communications, online booking, and more. These innovations cost money, though.

Starting in **April 2026**, the government is changing how family doctors are paid through the new “**FHO+ model**.” This change will result in short, in-person visits that only cover one issue at a time. As a result, services that are *not covered by OHIP* become even more important. Two main things for patients to highlight are:

1. **Prescription renewals without a visit** – OHIP has never covered this.
2. **Medical advice by email or secure message** – this will need to strictly enforce charging for this convenience.

While the system is changing, my goal remains the same: to provide timely, high-quality care, with options that give you flexibility and convenience through an Annual Plan.

I will continue to offer coverage for uninsured services through my support of the **PatientSERV365*** program, also known as PS365. The **PS365 plan is an optional annual fee plan** that covers the costs of most uninsured services for **one year** (see enclosed for the full list of services for more details). You receive more than thousands of dollars in value for a single flat rate fee that is very fairly priced. We therefore hope that you will seriously consider the benefits for both you and your family. **Please know that your support by purchasing a PS365 Annual Fee Plan is a way you can help keep practices like mine running.**

Of course, you may choose not to participate in the PS365 program. In this case, any uninsured services you receive will be charged on a Pay-As-You-Go basis.

PAYMENT METHODS FOR PS365 ANNUAL FEE PLAN PURCHASE

1. **Online:** Visit <https://patients.patientserv.ca/Pay/66>
2. **Cheque Payment Via Mail:** Complete the registration form and mail the form and cheque (payable to PatientSERV).
3. **Phone:** Call 1-800-385-3210 Monday – Friday 8:30am - 4:00pm.
4. **Office:** You may pay in person at the doctor’s office using credit, debit or cash.

The administration of the PS365 program is handled for me by PatientSERV*. If you have any questions about this program, or would like to pay over the phone, please contact PatientSERV at 1-800-385-3210.

Regardless of the choice you make, please be assured that it will have no bearing upon the medical care you receive from me as your healthcare is my top priority.

Sincerely,

Dr. Adam Stewart, MD

*PatientSERV is a professional organization which assists Canadian physicians in the management of healthcare delivery services. PatientSERV strictly adheres to guidelines with respect to privacy and confidentiality of patient information. Please note, uninsured services and annual fee plans are endorsed by the College of Physicians and Surgeons of Ontario (please see their Patient Information Sheet on Uninsured Services: Billing and Block Fees on their website) and the Ontario Medical Association under "Block Fees" on their website.