



STUDENT INSURANCE

International students studying in Canada/Canadians studying in another province or territory/ Canadians studying abroad

In:

- Up to \$2 million in emergency and non-emergency medical coverage
- Up to \$10,000 in AD&D coverage
- One medical exam and one eye exam every year
- Coverage includes trips outside of Canada up to the lesser of: 15 days or 49% of days of coverage, excluding the home country

Out:

- Up to \$2 million in emergency and non-emergency medical coverage
- Up to \$10,000 in AD&D coverage
- One medical exam and one eye exam every year
- Coverage extends to side-trips

Emergency medical benefits*

Hospital

- Up to 60 days for injury or illness
- Up to 30 days for psychiatric care
- Outpatient services
- Emergency department services

Health services

- Physician services – plus up to 5 follow-up visits
- Paramedical services – up to \$70/visit to combined maximum of \$700

- Psychiatric care – up to \$5,000
- Trauma counselling – up to 6 sessions
- Private duty nurse – up to \$10,000
- Medical appliances
- Diagnostic services
- Prescription drugs – up to 30 days' supply

Dental Services

- Accidental injury – up to \$2,500
- Pain relief – up to \$100
- Wisdom tooth extraction – up to \$250/tooth

Transportation

- Ambulance – up to \$5,000
- Emergency evacuation – up to \$100,000
- Family to bedside and subsistence allowance – up to \$4,500
- Repatriation of remains – up to \$25,000

Extras

- Tuition reimbursement – up to \$5,000
- Trip break to return home – up to 21 consecutive days without termination of coverage

Non-emergency medical benefits

- Annual medical examination – up to \$100
- Annual eye examination
- Accidental death or dismemberment (AD&D) – \$10,000 for death or double dismemberment, or \$5,000 for single dismemberment

What's not covered

- Pre-existing conditions that have not remained stable in the 3 months before the effective date
- Medical conditions related to genetic, acquired or congenital birth defect for children under age 2

